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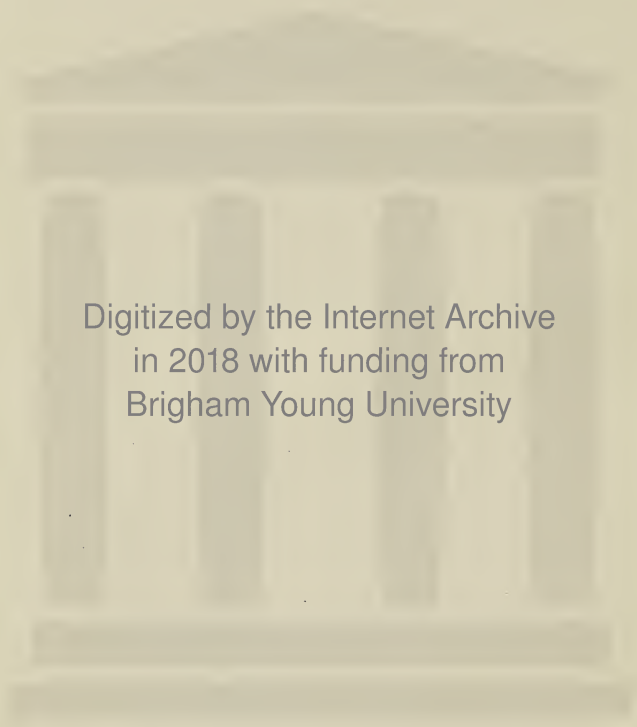
2 vols



MISS MACKENZIE.

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VOL. I.



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# MISS MACKENZIE.

BY

ANTHONY TROLLOPE.

*IN TWO VOLUMES.*

VOL. I.

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# MISS MACKENZIE.

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## CHAPTER I.

### THE MACKENZIE FAMILY.

I FEAR I must trouble my reader with some few details as to the early life of Miss Mackenzie,—details which will be dull in the telling, but which shall be as short as I can make them. Her father, who had in early life come from Scotland to London, had spent all his days in the service of his country. He became a clerk in Somerset House at the age of sixteen, and was a clerk in Somerset House when he died at the age of sixty. Of him no more shall be said than that his wife had died before him, and that he, at dying, left behind him two sons and a daughter.

Thomas Mackenzie, the eldest of those two sons, had engaged himself in commercial pursuits,—as his wife was accustomed to say when she spoke of her husband's labours; or went into trade, and kept a shop, as was more generally asserted by those of the Mackenzie circle who were wont



to speak their minds freely. The actual and unvarnished truth in the matter shall now be made known. He, with his partner, made and sold oilcloth, and was possessed of premises in the New Road, over which the names of "Rubb and Mackenzie" were posted in large letters. As you, my reader, might enter therein, and purchase a yard and a half of oilcloth, if you were so minded, I think that the free-spoken friends of the family were not far wrong. Mrs. Thomas Mackenzie, however, declared that she was calumniated, and her husband cruelly injured; and she based her assertions on the fact that "Rubb and Mackenzie" had wholesale dealings, and that they sold their article to the trade, who re-sold it. Whether or no she was ill-treated in the matter, I will leave my readers to decide, having told them all that it is necessary for them to know, in order that a judgment may be formed.

Walter Mackenzie, the second son, had been placed in his father's office, and he also had died before the time at which our story is supposed to commence. He had been a poor sickly creature, always ailing, gifted with an affectionate nature, and a great respect for the blood of the Mackenzies, but not gifted with much else that was intrinsically his own. The blood of the Mackenzies was, according to his way of thinking, very pure blood indeed; and he had felt strongly

that his brother had disgraced the family by connecting himself with that man Rubb, in the New Road. He had felt this the more strongly, seeing that "Rubb and Mackenzie" had not done any great things in their trade. They had kept their joint commercial head above water, but had sometimes barely succeeded in doing that. They had never been bankrupt, and that, perhaps, for some years was all that could be said. If a Mackenzie did go into trade, he should, at any rate, have done better than this. He certainly should have done better than this, seeing that he started in life with a considerable sum of money.

Old Mackenzie,—he who had come from Scotland, had been the first cousin of Sir Walter Mackenzie, baronet, of Incharrow, and he had married the sister of Sir John Ball, baronet, of the Cedars, Twickenham. The young Mackenzies, therefore, had reason to be proud of their blood. It is true that Sir John Ball was the first baronet, and that he had simply been a political Lord Mayor in strong political days,—a political Lord Mayor in the leather business; but, then, his business had been undoubtedly wholesale; and a man who gets himself to be made a baronet cleanses himself from the stains of trade, even though he have traded in leather. And then, the present Mackenzie baronet was the ninth of the name; so that on the higher and nobler side

of the family, our Mackenzies may be said to have been very strong indeed. This strength the two clerks in Somerset House felt and enjoyed very keenly ; and it may therefore be understood that the oilcloth manufactory was much out of favour with them.

When Tom Mackenzie was twenty-five,—“Rubb and Mackenzie” as he afterwards became,—and Walter, at the age of twenty-one, had been for a year or two placed at a desk in Somerset House, there died one Jonathan Ball, a brother of the baronet Ball, leaving all he had in the world to the two brother Mackenzies. This all was by no means a trifle, for each brother received about twelve thousand pounds when the opposing lawsuits instituted by the Ball family were finished. These opposing lawsuits were carried on with great vigour, but with no success on the Ball side, for three years. By that time, Sir John Ball, of the Cedars, was half ruined, and the Mackenzies got their money. It is needless to say much to the reader of the manner in which Tom Mackenzie found his way into trade ;—how, in the first place, he endeavoured to resume his Uncle Jonathan’s share in the leather business, instigated thereto by a desire to oppose his Uncle John,—Sir John, who was opposing him in the matter of the will ;—how he lost money in this attempt, and ultimately embarked, after some

other fruitless speculations, the residue of his fortune in partnership with Mr. Rubb. All that happened long ago. . He was now a man of nearly fifty, living with his wife and family,—a family of six or seven children,—in a house in Gower Street, and things had not gone with him very well.

Nor is it necessary to say very much of Walter Mackenzie, who had been four years younger than his brother. He had stuck to the office in spite of his wealth ; and as he had never married, he had been a rich man. During his father's lifetime, and when he was quite young, he had for a while shone in the world of fashion, having been patronized by the Mackenzie baronet, and by others who thought that a clerk from Somerset House with twelve thousand pounds must be a very estimable fellow. He had not, however, shone in a very brilliant way. He had gone to parties for a year or two, and during those years had essayed the life of a young man about town, frequenting theatres and billiard-rooms, and doing a few things which he should have left undone, and leaving undone a few things which should not have been so left. But, as I have said, he was weak in body as well as weak in mind. Early in life he became an invalid ; and though he kept his place in Somerset House till he died, the period of his shining in the fashionable world came to a speedy end.

Now, at length, we will come to Margaret Mackenzie, the sister, our heroine, who was eight years younger than her brother Walter, and twelve years younger than Mr. Rubb's partner. She had been little more than a child when her father died ; or I might more correctly say, that though she had then reached an age which makes some girls young women, it had not as yet had that effect upon her. She was then nineteen ; but her life in her father's house had been dull and monotonous ; she had gone very little into company, and knew very little of the ways of the world. The Mackenzie baronet people had not noticed her. They had failed to make much of Walter with his twelve thousand pounds, and did not trouble themselves with Margaret, who had no fortune of her own. The Ball baronet people were at extreme variance with all her family, and, as a matter of course, she received no countenance from them. In those early days, she did not receive much countenance from any one ; and perhaps I may say that she had not shown much claim for such countenance as is often given to young ladies by their richer relatives. She was neither beautiful nor clever, nor was she in any special manner made charming by any of those softnesses and graces of youth which to some girls seem to atone for a want of beauty and cleverness. At the age of nineteen, I may



almost say that Margaret Mackenzie was ungainly. Her brown hair was rough, and did not form itself into equal lengths. Her cheek-bones were somewhat high, after the manner of the Mackenzies. She was thin and straggling in her figure, with bones larger than they should have been for purposes of youthful grace. There was not wanting a certain brightness to her grey eyes, but it was a brightness as to the use of which she had no early knowledge. At this time her father lived at Camberwell, and I doubt whether the education which Margaret received at Miss Green's establishment for young ladies in that suburb was of a kind to make up by art for that which nature had not given her. This school, too, she left at an early age,—at a very early age, as her age went. When she was nearly sixteen, her father, who was then almost an old man, became ill, and the next three years she spent in nursing him. When he died, she was transferred to her younger brother's house,—to a house which he had taken in one of the quiet streets leading down from the Strand to the river, in order that he might be near his office. And here for fifteen years she had lived, eating his bread and nursing him, till he also died, and so she was alone in the world.

During those fifteen years, her life had been very weary. A moated grange in the country is bad enough for the life of any Mariana, but a

moated grange in town is much worse. Her life in London had been altogether of the moated grange kind, and long before her brother's death it had been very wearisome to her. I will not say that she was always waiting for some one that came not, or that she declared herself to be a-weary, or that she wished that she were dead. But the mode of her life was as near that as prose may be near to poetry, or truth to romance. For the coming of one, who, as things fell out in that matter, soon ceased to come at all to her, she had for a while been anxious. There was a young clerk then in Somerset House, one Harry Handcock by name, who had visited her brother in the early days of that long sickness. And Harry Handcock had seen beauty in those grey eyes, and the straggling, uneven locks had by that time settled themselves into some form of tidyness, and the big joints, having been covered, had taken upon themselves softer womanly motions, and the sister's tenderness to the brother had been appreciated. Harry Handcock had spoken a word or two, Margaret being then five-and-twenty, and Harry ten years her senior. Harry had spoken, and Margaret had listened only too willingly. But the sick brother up-stairs had become cross and very peevish. Such a thing should never take place with his consent, and Harry Handcock had ceased to speak tenderly.

He had ceased to speak tenderly, though he did not cease to visit the quiet house in Arundel Street. As far as Margaret was concerned he might as well have ceased to come; and in her heart she sang that song of Mariana's, complaining bitterly of her weariness; though the man was seen then in her brother's sick room regularly once a week. For years this went on. The brother would crawl out to his office in summer, but would never leave his bedroom in the winter months. In those days these things were allowed in public offices; and it was not till very near the end of his life that certain stern official reformers hinted at the necessity of his retiring on a pension. Perhaps it was that hint that killed him. At any rate, he died in harness,—if it can in truth be said of him that he ever wore harness. Then, when he was dead, the days were gone in which Margaret Mackenzie cared for Harry Handcock. Harry Handcock was still a bachelor, and when the nature of his late friend's will was ascertained, he said a word or two to show that he thought he was not yet too old for matrimony. But Margaret's weariness could not now be cured in that way. She would have taken him while she had nothing, or would have taken him in those early days had fortune filled her lap with gold. But she had seen Harry Handcock at least weekly for the last ten years,



and having seen him without any speech of love, she was not now prepared for the renewal of such speaking.

When Walter Mackenzie died there was doubt through all the Mackenzie circle as to what was the destiny of his money. It was well known that he had been a prudent man, and that he was possessed of a freehold estate which gave him at least six hundred a year. It was known also that he had money saved beyond this. It was known, too, that Margaret had nothing, or next to nothing, of her own. The old Mackenzie had had no fortune left to him, and had felt it to be a grievance that his sons had not joined their richer lots to his poorer lot. This, of course, had been no fault of Margaret's, but it had made him feel justified in leaving his daughter as a burden upon his younger son. For the last fifteen years she had eaten bread to which she had no positive claim; but if ever woman earned the morsel which she required, Margaret Mackenzie had earned her morsel during her untiring attendance upon her brother. Now she was left to her own resources, and as she went silently about the house during those sad hours which intervened between the death of her brother and his burial, she was altogether in ignorance whether any means of subsistence had been left to her. It was known that Walter Mackenzie had more than

once altered his will,—that he had, indeed, made many wills,—according as he was at such moments on terms of more or less friendship with his brother; but he had never told to any one what was the nature of any bequest that he had made. Thomas Mackenzie had thought of both his brother and sister as poor creatures, and had been thought of by them as being but a poor creature himself. He had become a shopkeeper;—so they declared, and it must be admitted that Margaret had shared the feeling which regarded her brother Tom's trade as being disgraceful. They, of Arundel Street, had been idle, reckless, useless beings,—so Tom had often declared to his wife,—and only by fits and starts had there existed any friendship between him and either of them. But the firm of Rubb and Mackenzie was not growing richer in those days, and both Thomas and his wife had felt themselves forced into a certain amount of conciliatory demeanour by the claims of their seven surviving children. Walter, however, said no word to any one of his money; and when he was followed to his grave by his brother and nephews, and by Harry Handcock, no one knew of what nature would be the provision made for his sister.

“He was a great sufferer, a very great sufferer,” Harry Handcock had said, at the only interview which took place between him and

Margaret after the death of her brother and before the reading of the will.

"Yes, indeed, poor fellow," said Margaret, sitting in the darkened dining-room, in all the gloom of her new mourning.

"And you, yourself, Margaret, have had but a sorry time of it." He still called her Margaret from old acquaintance, and had always done so.

"I have had the blessing of good health," she said, "and have been very thankful. It has been a dull life, though, for the last ten years."

"Women generally lead dull lives, I think." Then he had paused for a while, as though something were on his mind which he wished to consider before he spoke again. Mr. Handcock, at this time, was bald and very stout. He was a strong healthy man, but had about him, to the outward eye, none of the aptitudes of a lover. He was fond of eating and drinking, as no one knew better than Margaret Mackenzie; and had altogether dropped the poetries of life, if at any time any of such poetries had belonged to him. He was, in fact, ten years older than Margaret Mackenzie; but he now looked to be almost twenty years her senior. She was a woman who at thirty-five had more of the graces of womanhood than had belonged to her at twenty. He was a man who at forty-five had lost all that youth does for a man. But still I think that she

would have fallen back upon her former love, and found that to be sufficient, had he asked her to do so even now. She would have felt herself bound by her faith to do so, had he said that such was his wish, before the reading of her brother's will. But he did no such thing. "I hope he will have made you comfortable," he said.

"I hope he will have left me above want," Margaret had replied;—and that had then been all. She had, perhaps, half expected something more from him, remembering that the obstacle which had separated them was now removed. But nothing more came, and it would hardly be true to say that she was disappointed. She had no strong desire to marry Harry Handcock,—whom no one now called Harry any longer; but yet, for the sake of human nature, she bestowed a sigh upon his coldness, when he carried his tenderness no further than a wish that she might be comfortable.

There had of necessity been much of secrecy in the life of Margaret Mackenzie. She had possessed no friend to whom she could express her thoughts and feelings with confidence. I doubt whether any living being knew that there now existed, up in that small back bedroom in Arundel Street, quires of manuscript in which Margaret had written her thoughts and feelings,—hundreds of rhymes which had never met any eye but her

own; and outspoken words of love contained in letters which had never been sent, or been intended to be sent, to any destination. Indeed these letters had been commenced with no name, and finished with no signature. It would be hardly true to say that they had been intended for Harry Handcock, even at the warmest period of her love. They had rather been trials of her strength,—proofs of what she might do if fortune should ever be so kind to her as to allow of her loving. No one had ever guessed all this, or had dreamed of accusing Margaret of romance. No one capable of testing her character had known her. In latter days she had now and again dined in Gower Street, but her sister-in-law, Mrs. Tom, had declared her to be a silent, stupid old maid. As a silent, stupid old maid, the Mackenzies of Rubb and Mackenzie were disposed to regard her. But how should they treat this stupid old maid of an aunt, if it should now turn out that all the wealth of the family belonged to her?

When Walter's will was read such was found to be the case. There was no doubt, or room for doubt, in the matter. The will was dated but two months before his death, and left everything to Margaret, expressing a conviction on the part of the testator that it was his duty to do so, because of his sister's unremitting attention to himself. Harry Handcock was requested to act



as executor, and was requested also to accept a gold watch and a present of two hundred pounds. Not a word was there in the whole will of his brother's family; and Tom, when he went home with a sad heart, told his wife that all this had come of certain words which she had spoken when last she had visited the sick man. "I knew it would be so," said Tom to his wife. "It can't be helped now, of course. I knew you could not keep your temper quiet, and always told you not to go near him." How the wife answered, the course of our story at the present moment does not require me to tell. That she did answer with sufficient spirit, no one, I should say, need doubt; and it may be surmised that things in Gower Street were not comfortable that evening.

Tom Mackenzie had communicated the contents of the will to his sister, who had declined to be in the room when it was opened. "He has left you everything,—just everything," Tom had said. If Margaret made any word of reply, Tom did not hear it. "There will be over eight hundred a-year, and he has left you all the furniture," Tom continued. "He has been very good," said Margaret, hardly knowing how to express herself on such an occasion. "Very good to you," said Tom, with some little sarcasm in his voice. "I mean good to me," said Margaret. Then he told her that Harry Handcock had been named as

executor. "There is no more about him in the will, is there?" said Margaret. At the moment, not knowing much about executors, she had fancied that her brother had, in making such appointment, expressed some further wish about Mr. Handcock. Her brother explained to her that the executor was to have two hundred pounds and a gold watch, and then she was satisfied.

"Of course, it's a very sad look-out for us," Tom said; "but I do not on that account blame you."

"If you did you would wrong me," Margaret answered, "for I never once during all the years that we lived together spoke to Walter one word about his money."

"I do not blame you," the brother rejoined; and then no more had been said between them.

He had asked her even before the funeral to go up to Gower Street and stay with them, but she had declined. Mrs. Tom Mackenzie had not asked her. Mrs. Tom Mackenzie had hoped, then,—had hoped and had inwardly resolved,—that half, at least, of the dying brother's money would have come to her husband; and she had thought that if she once encumbered herself with the old maid, the old maid might remain longer than was desirable. "We should never get rid of her," she had said to her eldest daughter, Mary Jane.

“Never, mamma,” Mary Jane had replied. The mother and daughter had thought that they would be on the whole safer in not pressing any such invitation. They had not pressed it, and the old maid had remained in Arundel Street.

Before Tom left the house, after the reading of the will, he again invited his sister to his own home. An hour or two had intervened since he had told her of her position in the world, and he was astonished at finding how composed and self-assured she was in the tone and manner of her answer. “No, Tom ; I think I had better not,” she said. “Sarah will be somewhat disappointed——”

“You need not mind that,” said Tom.

“I think I had better not. I shall be very glad to see her if she will come to me ; and I hope you will come, Tom ; but I think I will remain here till I have made up my mind what to do.” She remained in Arundel Street for the next three months, and her brother saw her frequently ; but Mrs. Tom Mackenzie never went to her, and she never went to Mrs. Tom Mackenzie. “Let it be even so,” said Mrs. Tom ; “they shall not say that I ran after her and her money. I hate such airs.” “So do I, mamma,” said Mary Jane, tossing her head ; “I always said that she was a nasty old maid.”

On that same day,—the day on which the will



was read,—Mr. Handcock had also come to her. “I need not tell you,” he had said, as he pressed her hand, “how rejoiced I am—for your sake, Margaret.” Then she had returned the pressure, and had thanked him for his friendship. “You know that I have been made executor to the will,” he continued. “He did this simply to save you from trouble. I need only promise that I will do anything and everything that you can wish.” Then he left her, saying nothing of his suit on that occasion.

Two months after this,—and during those two months he had necessarily seen her frequently,—Mr. Handcock wrote to her from his office in Somerset House, renewing his old proposals of marriage. His letter was short and sensible, pleading his cause as well, perhaps, as any words were capable of pleading it at this time; but it was not successful. As to her money he told her that no doubt he regarded it now as a great addition to their chance of happiness, should they put their lots together; and as to his love for her, he referred her to the days in which he had desired to make her his wife without a shilling of fortune. He had never changed, he said; and if her heart was as constant as his, he would make good now the proposal which she had once been willing to accept. His income was not equal to hers, but it was not inconsiderable, and therefore as regards

means they would be very comfortable. Such were his arguments, and Margaret, little as she knew of the world, was able to perceive that he expected that they would succeed with her.

Little, however, as she might know of the world, she was not prepared to sacrifice herself and her new freedom, and her new power and her new wealth, to Mr. Harry Handcock. One word said to her when first she was free and before she was rich, would have carried her. But an argumentative, well-worded letter, written to her two months after the fact of her freedom and the fact of her wealth had sank into his mind, was powerless on her. She had looked at her glass and had perceived that years had improved her, whereas years had not improved Harry Handcock. She had gone back over her old aspirations, aspirations of which no whisper had ever been uttered, but which had not the less been strong within her, and had told herself that she could not gratify them by a union with Mr. Handcock. She thought, or rather hoped, that society might still open to her its portals,—not simply the society of the Handcocks from Somerset House, but that society of which she had read in novels during the day, and of which she had dreamed at night. Might it not yet be given to her to know clever people, nice people, bright people, people who were not heavy and fat like Mr. Handcock,

or sick and wearisome like her poor brother Walter, or vulgar and quarrelsome like her relatives in Gower Street? She reminded herself that she was the niece of one baronet, and the first-cousin once removed of another, that she had eight hundred a-year, and liberty to do with it whatsoever she pleased; and she reminded herself, also, that she had higher tastes in the world than Mr. Handcock. Therefore she wrote to him an answer, much longer than his letter, in which she explained to him that the more than ten years' interval which had elapsed since words of love had passed between them had—had—had—changed the nature of her regard. After much hesitation, that was the phrase which she used.

And she was right in her decision. Whether or no she was doomed to be disappointed in her aspirations, or to be partially disappointed and partially gratified, these pages are written to tell. But I think we may conclude that she would hardly have made herself happy by marrying Mr. Handcock while such aspirations were strong upon her. There was nothing on her side in favour of such a marriage but a faint remembrance of auld lang syne.

She remained three months in Arundel Street, and before that period was over she made a proposition to her brother Tom, showing to what extent she was willing to burden herself on behalf

of his family. Would he allow her, she asked, to undertake the education and charge of his second daughter, Susanna? She would not offer to adopt her niece, she said, because it was on the cards that she herself might marry; but she would promise to take upon herself the full expense of the girl's education, and all charge of her till such education should be completed. If then any future guardianship on her part should have become incompatible with her own circumstances, she would give Susanna five hundred pounds. There was an air of business about this which quite startled Tom Mackenzie, who, as has before been said, had taught himself in old days to regard his sister as a poor creature. There was specially an air of business about her allusion to her own future state. Tom was not at all surprised that his sister should think of marrying, but he was much surprised that she should dare to declare her thoughts. "Of course she will marry the first fool that asks her," said Mrs. Tom. The father of the large family, however, pronounced the offer to be too good to be refused. "If she does, she will keep her word about the five hundred pounds," he said. Mrs. Tom, though she demurred, of course gave way; and when Margaret Mackenzie left London for Littlebath, where lodgings had been taken for her, she took her niece Susanna with her.

## CHAPTER II.

## MISS MACKENZIE GOES TO LITTLEBATH.

I FEAR that Miss Mackenzie, when she betook herself to Littlebath, had before her mind's eye no sufficiently settled plan of life. She wished to live pleasantly, and perhaps fashionably; but she also desired to live respectably, and with a due regard to religion. How she was to set about doing this at Littlebath, I am afraid she did not quite know. She told herself over and over again that wealth entailed duties as well as privileges; but she had no clear idea what were the duties so entailed, or what were the privileges. How could she have obtained any clear idea on the subject in that prison which she had inhabited for so many years by her brother's bedside?

She had indeed been induced to migrate from London to Littlebath by an accident which should not have been allowed to actuate her. She had been ill, and the doctor, with that solicitude which doctors sometimes feel for ladies who are well to do in the world, had recommended change of air.



Littlebath, among the Tantivy hills, would be the very place for her. There were waters at Littlebath which she might drink for a month or two with great advantage to her system. It was then the end of July, and everybody that was anybody was going out of town. Suppose she were to go to Littlebath in August, and stay there for a month, or perhaps two months, as she might feel inclined. The London doctor knew a Littlebath doctor, and would be so happy to give her a letter. Then she spoke to the clergyman of the church she had lately attended in London, who also had become more energetic in his assistance since her brother's death than he had been before, and he also could give her a letter to a gentleman of his cloth at Littlebath. She knew very little in private life of the doctor or of the clergyman in London, but not the less, on that account, might their introductions be of service to her in forming a circle of acquaintance at Littlebath. In this way she first came to think of Littlebath, and from this beginning she had gradually reached her decision.

Another little accident, or two other little accidents, had nearly induced her to remain in London,—not in Arundel Street, which was to her an odious locality, but in some small genteel house in or about Brompton. She had written to the two baronets to announce to them her

brother's death, Tom Mackenzie, the surviving brother, having positively refused to hold any communication with either of them. To both these letters, after some interval, she received courteous replies. Sir Walter Mackenzie was a very old man, over eighty, who now never stirred away from Incharrow, in Ross-shire. Lady Mackenzie was not living. Sir Walter did not write himself, but a letter came from Mrs. Mackenzie, his eldest son's wife, in which she said that she and her husband would be up in London in the course of the next spring, and hoped that they might then have the pleasure of making their cousin's acquaintance. This letter, it was true, did not come till the beginning of August, when the Littlebath plan was nearly formed; and Margaret knew that her cousin, who was in Parliament, had himself been in London almost up to the time at which it was written, so that he might have called had he chosen. But she was prepared to forgive much. There had been cause for offence; and if her great relatives were now prepared to take her by the hand, there could be no reason why she should not consent to be so taken. Sir John Ball, the other baronet, had absolutely come to her, and had seen her. There had been a regular scene of reconciliation, and she had gone down for a day and night to the Cedars. Sir John also was an old man, being over seventy,



and Lady Ball was nearly as old. Mr. Ball, the future baronet, had also been there. He was a widower, with a large family and small means. He had been, and of course still was, a barrister; but as a barrister he had never succeeded, and was now waiting sadly till he should inherit the very moderate fortune which would come to him at his father's death. The Balls, indeed, had not done well with their baronetcy, and their cousin found them living with a degree of strictness, as to small expenses, which she herself had never been called upon to exercise. Lady Ball indeed had a carriage,—for what would a baronet's wife do without one?—but it did not very often go out. And the Cedars was an old place, with grounds and paddocks appertaining; but the ancient solitary gardener could not make much of the grounds, and the grass of the paddocks was always sold. Margaret, when she was first asked to go to the Cedars, felt that it would be better for her to give up her migration to Littlebath. It would be much, she thought, to have her relations near to her. But she had found Sir John and Lady Ball to be very dull, and her cousin, the father of the large family, had spoken to her about little except money. She was not much in love with the Balls when she returned to London, and the Littlebath plan was allowed to go on.

She made a preliminary journey to that place,

and took furnished lodgings in the Paragon. Now it is known to all the world that the Paragon is the nucleus of all that is pleasant and fashionable at Littlebath. It is a long row of houses with two short rows abutting from the ends of the long row, and every house in it looks out upon the Montpelier Gardens. If not built of stone, these houses are built of such stucco that the Margaret Mackenzies of the world do not know the difference. Six steps, which are of undoubted stone, lead up to each door. The areas are grand with high railings. The flagged way before the houses is very broad, and at each corner there is an extensive sweep, so that the carriages of the Paragonites may be made to turn easily. Miss Mackenzie's heart sank a little within her at the sight of all this grandeur, when she was first taken to the Paragon by her new friend the doctor. But she bade her heart be of good courage, and looked at the first floor,—divided into dining-room and drawing-room,—at the large bed-room upstairs for herself, and two small rooms for her niece and her maid-servant,—at the kitchen in which she was to have a partial property, and did not faint at the splendour. And yet how different it all was from those dingy rooms in Arundel Street! So different that she could hardly bring herself to think that this bright abode could become her own.

“And what is the price, Mrs. Richards?” Her voice almost did fail her as she asked this question. She was determined to be liberal; but money of her own had hitherto been so scarce with her, that she still dreaded the idea of expense.

“The price, mem, is well bekknown to all as knows Littlebath. We never alters. Ask Dr. Pottinger else.”

Miss Mackenzie did not at all wish to ask Dr. Pottinger, who was at this moment standing in the front room, while she and her embryo landlady were settling affairs in the back room.

“But what is the price, Mrs. Richards?”

“The price, mem, is two pound ten a week, or nine guineas if taken by the month,—to include the kitchen fire.”

Margaret breathed again. She had made her little calculations over and over again, and was prepared to bid as high as the sum now named for such a combination of comfort and splendour as Mrs. Richards was able to offer to her. One little question she asked, putting her lips close to Mrs. Richards’ ear so that her friend the doctor should not hear her through the doorway, and then jumped back a yard and a half, awe-struck by the energy of her landlady’s reply.

“B——s in the Paragon!” Mrs. Richards declared that Miss Mackenzie did not as yet

know Littlebath. She bethought herself that she did know Arundel Street, and again thanked Fortune for all the good things that had been given to her.

Miss Mackenzie feared to ask any further questions after this, and took the rooms out of hand by the month.

“And very comfortable you’ll find yourself,” said Dr. Pottinger, as he walked back with his new friend to the inn. He had perhaps been a little disappointed when he saw that Miss Mackenzie showed every sign of good health; but he bore it like a man and a Christian, remembering, no doubt, that let a lady’s health be ever so good, she likes to see a doctor sometimes, especially if she be alone in the world. He offered her, therefore, every assistance in his power.

“The assembly rooms were quite close to the Paragon,” he said.

“Oh, indeed!” said Miss Mackenzie, not quite knowing the purport of assembly rooms.

“And there are two or three churches within five minutes’ walk.” Here Miss Mackenzie was more at home, and mentioned the name of the Rev. Mr. Stumfold, for whom she had a letter of introduction, and whose church she would like to attend.

Now Mr. Stumfold was a shining light at Littlebath,—the man of men, if he was not some-

thing more than mere man, in the eyes of the devout inhabitants of that town. Miss Mackenzie had never heard of Mr. Stumfold till her clergyman in London had mentioned his name, and even now had no idea that he was remarkable for any special views in Church matters. Such special views of her own she had none. But Mr. Stumfold at Littlebath had very special views, and was very specially known for them. His friends said that he was evangelical, and his enemies said that he was Low Church. He himself was wont to laugh at these names,—for he was a man who could laugh,—and to declare that his only ambition was to fight the devil under whatever name he might be allowed to carry on that battle. And he was always fighting the devil by opposing those pursuits which are the life and mainstay of such places as Littlebath. His chief enemies were card-playing and dancing as regarded the weaker sex, and hunting and horse-racing,—to which, indeed, might be added everything under the name of sport,—as regarded the stronger. Sunday comforts were also enemies which he hated with a vigorous hatred, unless three full services a day, with sundry intermediate religious readings and exercitations of the spirit, may be called Sunday comforts. But not on this account should it be supposed that Mr. Stumfold was a dreary, dark, sardonic man. Such was by no means the



case. He could laugh loud. He could be very jovial at dinner parties. He could make his little jokes about little pet wickednesses. A glass of wine, in season, he never refused. Pic-nics he allowed, and the flirtation accompanying them. He himself was driven about behind a pair of horses, and his daughters were horsewomen. His sons, if the world spoke truth, were Nimrods; but that was in another county, away from the Tantivy hills, and Mr. Stumfold knew nothing of it. In Littlebath Mr. Stumfold reigned over his own set as a tyrant, but to those who obeyed him he was never austere in his tyranny.

When Miss Mackenzie mentioned Mr. Stumfold's name to the doctor, the doctor felt that he had been wrong in his allusion to the assembly rooms. Mr. Stumfold's people never went to the assembly rooms. He, a doctor of medicine, of course went among saints and sinners alike, but in such a place as Littlebath he had found it expedient to have one tone for the saints, and another for the sinners. Now the Paragon was generally inhabited by sinners, and therefore he had made his hint about the assembly rooms. He at once pointed out Mr. Stumfold's church, the spire of which was to be seen as they walked towards the inn, and said a word in praise of that good man. Not a syllable would he have again uttered as to the wickednesses of the place,



had not Miss Mackenzie asked some question as to those assembly rooms.

“How did people get to belong to them? Were they pleasant? What did they do there? Oh;—she could put her name down, could she? If it was anything in the way of amusement she would certainly like to put her name down.” Dr. Pottinger, when on that afternoon he instructed his wife to call on Miss Mackenzie as soon as that young lady should be settled, explained that the stranger was very much in the dark as to the ways and manners of Littlebath.

“What! go to the assembly rooms, and sit under Mr. Stumfold!” said Mrs. Pottinger. “She never can do both, you know.”

Miss Mackenzie went back to London, and returned at the end of a week with her niece, her new maid, and her boxes. All the old furniture had been sold, and her personal belongings were very scanty. The time had now come in which personal belongings would accrue to her, but when she reached the Paragon one big trunk and one small trunk contained all that she possessed. The luggage of her niece Susanna was almost as copious as her own. Her maid had been newly hired, and she was almost ashamed of the scantiness of her own possessions in the eyes of her servant.

The way in which Susanna had been given up

to her had been oppressive, and at one moment almost distressing. That objection which each lady had to visit the other,—Miss Mackenzie that is and Susanna's mamma,—had never been overcome, and neither side had given way. No visit of affection or of friendship had been made. But as it was needful that the transfer of the young lady should be effected with some solemnity, Mrs. Mackenzie had condescended to bring her to her future guardian's lodgings on the day before that fixed for the journey to Littlebath. To so much degradation,—for in her eyes it was degradation,—Mrs. Mackenzie consented to subject herself; and Mr. Mackenzie was to come on the following morning, and take his sister and daughter to the train.

The mother, as soon as she found herself seated and almost before she had recovered the breath lost in mounting the lodging-house stairs, began the speech which she had prepared for delivery on the occasion. Miss Mackenzie, who had taken Susanna's hand, remained with it in her own during the greater part of the speech. Before the speech was done, the poor girl's hand had been dropped, but in dropping it the aunt was not guilty of any unkindness.

"Margaret," said Mrs. Mackenzie, "this is a trial,—a very great trial to a mother, and I hope that you feel it as I do."

"Sarah," said Mrs. Mackenzie, "I will do my duty by your child."

"Well; yes; I hope so. If I thought you would not do your duty by her, no consideration of mere money would induce me to let her go to you. But I do hope, Margaret, you will think of the greatness of the sacrifice we are making. There never was a better child than Susanna."

"I'm very glad of that, Sarah."

"Indeed, there never was a better child than any of 'em; I will say that for them before the child herself; and if you do your duty by her, I'm quite sure she'll do hers by you. Tom thinks it best that she should go; and, of course, as all the money which should have gone to him has come to you"—it was here, at this point, that Susanna's hand was dropped—"and as you haven't got a chick nor child, nor yet anybody else of your own, no doubt it's natural that you should wish to have one of them."

"I wish to do a kindness to my brother," said Miss Mackenzie,—“and to my niece.”

"Yes; of course; I understand. When you would not come up to see us, Margaret, and you all alone, and we with a comfortable home to offer you, of course I knew what your feelings were towards me. I don't want anybody to tell me that! Oh dear, no! 'Tom,' said I, when he asked me to go down to Arundel Street, 'not if I know it.'

Those were the very words I uttered: 'Not if I know it, Tom!' And your papa never asked me to go again;—did he, Susanna? Nor I couldn't have brought myself to. As you are so frank, Margaret, perhaps candour is the best on both sides. Now I'm going to leave my darling child in your hands, and if you've got a mother's heart within your bosom, I hope you'll do a mother's duty by her."

More than once during this oration Miss Mackenzie had felt inclined to speak her mind out, and to fight her own battle; but she was repressed by the presence of the girl. What chance could there be of good feeling, of aught of affection between her and her ward, if on such an occasion as this the girl were made the witness of a quarrel between her mother and her aunt? Miss Mackenzie's face had become red, and she had felt herself to be angry; but she bore it all with good courage.

"I will do my best," said she. "Susanna, come here and kiss me. Shall we be great friends?" Susanna went and kissed her; but if the poor girl attempted any answer it was not audible. Then the mother threw herself on the daughter's neck, and the two embraced each other with many tears.

"You'll find all her things very tidy, and plenty of 'em," said Mrs. Mackenzie through her tears. "I'm sure we've worked hard enough at e'm for the last three weeks."

"I've no doubt we shall find it all very nice," said the aunt.

"We wouldn't send her away to disgrace us, were it ever so; though of course in the way of money it would make no difference to you if she had come without a thing to her back. But I've that spirit I couldn't do it, and so I told Tom." After this Mrs. Mackenzie once more embraced her daughter, and then took her departure.

Miss Mackenzie, as soon as her sister-in-law was gone, again took the girl's hand in her own. Poor Susanna was in tears, and indeed there was enough in her circumstances at the present moment to justify her in weeping. She had been given over to her new destiny in no joyous manner.

"Susanna," said Aunt Margaret, with her softest voice, "I'm so glad you have come to me. I will love you very dearly if you will let me."

The girl came and clustered close against her as she sat on the sofa, and so contrived as to creep in under her arm. No one had ever crept in under her arm, or clung close to her before. Such outward signs of affection as that had never been hers, either to give or to receive.

"My darling," she said, "I will love you so dearly."

Susanna said nothing, not knowing what words



would be fitting for such an occasion, but on hearing her aunt's assurance of affection, she clung still closer to her, and in this way they became happy before the evening was over.

This adopted niece was no child when she was thus placed under her aunt's charge. She was already fifteen, and though she was young looking for her age,—having none of that precocious air of womanhood which some girls have assumed by that time,—she was a strong, healthy, well-grown lass, standing stoutly on her legs, with her head well balanced, with a straight back, and well-formed though not slender waist. She was sharp about the shoulders and elbows, as girls are,—or should be,—at that age; and her face was not formed into any definite shape of beauty, or its reverse. But her eyes were bright,—as were those of all the Mackenzies,—and her mouth was not the mouth of a fool. If her cheek bones were a little high, and the lower part of her face somewhat angular, those peculiarities were probably not distasteful to the eyes of her aunt.

“You're a Mackenzie all over,” said the aunt, speaking with some little touch of the northern burr in her voice, though she herself had never known anything of the north.

“That's what mamma's brothers and sisters always tell me. They say I'm Scotch.”

Then Miss Mackenzie kissed the girl again. If



Susanna had been sent to her because she had in her gait and appearance more of the land of cakes than any of her brothers and sisters, that at any rate should do her no harm in the estimation of her aunt. Thus, in this way, they became friends.

On the following morning Mr. Mackenzie came and took them down to the train.

"I suppose we shall see you sometimes up in London?" he said, as he stood by the door of the carriage.

"I don't know that there will be much to bring me up," she answered.

"And there won't be much to keep you down in the country," said he. "You don't know anybody at Littlebath, I believe?"

"The truth is, Tom, that I don't know anybody anywhere. I'm likely to know as many people at Littlebath as I should in London. But situated as I am, I must live pretty much to myself wherever I am."

Then the guard came bustling along the platform, the father kissed his daughter for the last time, and kissed his sister also, and our heroine with her young charge had taken her departure, and commenced her career in the world.

For many a mile not a word was spoken between Miss Mackenzie and her niece. The mind of the elder of the two travellers was very full of

thought,—of thought and of feeling too, so that she could not bring herself to speak joyously to the young girl. She had her doubts as to the wisdom of what she was doing. Her whole life, hitherto, had been sad, sombre, and, we may almost say, silent. Things had so gone with her that she had had no power of action on her own behalf. Neither with her father, nor with her mother, though both had been invalids, had anything of the management of affairs fallen into her hands. Not even in the hiring or discharge of a cookmaid had she possessed any influence. No power of the purse had been with her,—none of that power which belongs legitimately to a wife because a wife is a partner in the business. The two sick men whom she had nursed had liked to retain in their own hands the little privileges which their position had given them. Margaret, therefore, had been a nurse in their houses, and nothing more than a nurse. Had this gone on for another ten years she would have lived down the ambition of any more exciting career, and would have been satisfied, had she then come into the possession of the money which was now hers, to have ended her days nursing herself;—or more probably, as she was by nature unselfish, she would have lived down her pride as well as her ambition, and would have gone to the house of her brother and have expended herself in nursing

her nephews and nieces. But luckily for her,—or unluckily, as it may be,—this money had come to her before her time for withering had arrived. In heart, and energy, and desire, there was still much of strength left to her. Indeed it may be said of her, that she had come so late in life to whatever of ripeness was to be vouchsafed to her, that perhaps the period of her thralldom had not terminated itself a day too soon for her advantage. Many of her youthful verses she had destroyed in the packing up of those two modest trunks; but there were effusions of the spirit which had flowed into rhyme within the last twelve months, and which she still preserved. Since her brother's death she had confined herself to simple prose, and for this purpose she kept an ample journal. All this is mentioned to show, that at the age of thirty-six Margaret Mackenzie was still a young woman.

She had resolved that she would not content herself with a lifeless life, such as those few who knew anything of her evidently expected from her. Harry Handcock had thought to make her his head nurse; and the Tom Mackenzies had also indulged some such idea when they gave her that first invitation to come and live in Gower Street. A word or two had been said at the Cedars which led her to suppose that the baronet's family then would have admitted her, with

her eight hundred a-year, had she chosen to be so admitted. But she had declared to herself that she would make a struggle to do better with herself and with her money than that. She would go out into the world, and see if she could find any of those pleasantnesses of which she had read in books. As for dancing, she was too old, and never yet in her life had she stood up as a worshipper of Terpsichore. Of cards she knew nothing; she had never even seen them used. To the performance of plays she had been once or twice in her early days, and now regarded a theatre, not as a sink of wickedness after the manner of the Stumfoldians, but as a place of danger because of difficulty of ingress and egress, and because the ways of a theatre were far beyond her ken. The very mode in which it would behove her to dress herself to go out to an ordinary dinner party, was almost unknown to her. And yet, in spite of all this, she was resolved to try.

Would it not have been easier for her,—easier and more comfortable,—to have abandoned all ideas of the world, and have put herself at once under the tutelage and protection of some clergyman who would have told her how to give away her money, and prepare herself in the right way for a comfortable death-bed? There was much in this view of life to recommend it. It would be very easy, and she had the necessary faith. Such

a clergyman, too, would be a comfortable friend, and, if a married man, might be a very dear friend. And there might, probably, be a clergyman's wife, who would go about with her, and assist in that giving away of her money. Would not this be the best life after all? But in order to reconcile herself altogether to such a life as that, it was necessary that she should be convinced that the other life was abominable, wicked, and damnable. She had seen enough of things,—had looked far enough into the ways of the world,—to perceive this. She knew that she must go about such work with strong convictions, and as yet she could not bring herself to think that “dancing and delights” were damnable. No doubt she would come to have such belief if told so often enough by some persuasive divine; but she was not sure that she wished to believe it.

After doubting much, she had determined to give the world a trial, and, feeling that London was too big for her, had resolved upon Littlebath. But now having started herself upon her journey, she felt as some mariner might who had put himself out alone to sea in a small boat, with courage enough for the attempt, but without that sort of courage which would make the attempt itself delightful.

And then this girl that was with her! She had told herself that it would not be well to live

for herself alone, that it was her duty to share her good things with some one, and therefore she had resolved to share them with her niece. But in this guardianship there was danger, which frightened her as she thought of it.

“Are you tired yet, my dear?” said Miss Mackenzie, as they got to Swindon.

“Oh dear, no ; I’m not at all tired.”

“There are cakes in there, I see. I wonder whether we should have time to buy one.”

After considering the matter for five minutes in doubt, Aunt Margaret did rush out, and did buy the cakes.



## CHAPTER III.

## MISS MACKENZIE'S FIRST ACQUAINTANCES.

IN the first fortnight of Miss Mackenzie's sojourn at Littlebath, four persons called upon her ; but though this was a success as far as it went, those fourteen days were very dull. During her former short visit to the place she had arranged to send her niece to a day school which had been recommended to her as being very genteel, and conducted under moral and religious auspices of most exalted character. Hither Susanna went every morning after breakfast, and returned home in these summer days at eight o'clock in the evening. On Sundays also, she went to morning church with the other girls ; so that Miss Mackenzie was left very much to herself.

Mrs. Pottinger was the first to call, and the doctor's wife contented herself with simple offers of general assistance. She named a baker to Miss Mackenzie, and a dressmaker ; and she told her what was the proper price to be paid by the hour for a private brougham or for a public fly. All

this was useful, as Miss Mackenzie was in a state of densest ignorance ; but it did not seem that much in the way of amusement would come from the acquaintance of Mrs. Pottinger. That lady said nothing about the assembly rooms, nor did she speak of the Stumfoldian manner of life. Her husband had no doubt explained to her that the stranger was not as yet a declared disciple in either school. Miss Mackenzie had wished to ask a question about the assemblies, but had been deterred by fear. Then came Mr. Stumfold in person, and, of course, nothing about the assembly rooms was said by him. He made himself very pleasant, and Miss Mackenzie almost resolved to put herself into his hands. He did not look sour at her, nor did he browbeat her with severe words, nor did he exact from her the performance of any hard duties. He promised to find her a seat in his church, and told her what were the hours of service. He had three "Sabbath services," but he thought that regular attendance twice every Sunday was enough for people in general. He would be delighted to be of use, and Mrs. Stumfold should come and call. Having promised this, he went his way. Then came Mrs. Stumfold, according to promise, bringing with her one Miss Baker, a maiden lady. From Mrs. Stumfold our friend got very little assistance. Mrs. Stumfold was hard, severe, and

perhaps a little grand. She let fall a word or two which intimated her conviction that Miss Mackenzie was to become at all points a Stumfoldian, since she had herself invoked the countenance and assistance of the great man on her first arrival; but beyond this, Mrs. Stumfold afforded no comfort. Our friend could not have explained to herself why it was so, but after having encountered Mrs. Stumfold she was less inclined to become a disciple than she had been when she had seen only the great master himself. It was not only that Mrs. Stumfold, as judged by externals, was felt to be more severe than her husband evangelically, but she was more severe also ecclesiastically. Miss Mackenzie thought that she could probably obey the ecclesiastical man, but that she would certainly rebel against the ecclesiastical woman.

There had been, as I have said, a Miss Baker with the female minister, and Miss Mackenzie had at once perceived that had Miss Baker called alone, the whole thing would have been much more pleasant. Miss Baker had a soft voice, was given to a good deal of gentle talking, was kind in her manner, and prone to quick intimacies with other ladies of her own nature. All this Miss Mackenzie felt rather than saw, and would have been delighted to have had Miss Baker without Mrs. Stumfold. She could, she knew, have found

out all about everything in five minutes, had she and Miss Baker been able to sit close together and to let their tongues loose. But Miss Baker, poor soul, was in these days thoroughly subject to the female Stumfold influence, and went about the world of Littlebath in a repressed manner that was truly pitiable to those who had known her before the days of her slavery.

But, as she rose to leave the room at her tyrant's bidding, she spoke a word of comfort. "A friend of mine, Miss Mackenzie, lives next door to you, and she has begged me to say that she will do herself the pleasure of calling on you if you will allow her."

The poor woman hesitated as she made her little speech, and once cast her eye round in fear upon her companion.

"I'm sure I shall be delighted," said Miss Mackenzie.

"That's Miss Todd, is it?" said Mrs. Stumfold; and it was made manifest by Mrs. Stumfold's voice that Mrs. Stumfold did not think much of Miss Todd.

"Yes; Miss Todd. You see she is so close a neighbour," said Miss Baker, apologetically.

Mrs. Stumfold shook her head, and then went away without further speech.

Miss Mackenzie became at once impatient for Miss Todd's arrival, and was induced to keep an

eye restlessly at watch on the two neighbouring doors in the Paragon, in order that she might see Miss Todd at the moment of some entrance or exit. Twice she did see a lady come out from the house next her own on the right, a stout jolly-looking dame, with a red face and a capacious bonnet, who closed the door behind her with a slam, and looked as though she would care little for either male Stumfold or female. Miss Mackenzie, however, made up her mind that this was not Miss Todd. This lady, she thought, was a married lady; on one occasion there had been children with her, and she was, in Miss Mackenzie's judgment, too stout, too decided, and perhaps too loud to be a spinster. A full week passed by before this question was decided by the promised visit,—a week during which the new comer never left her house at any hour at which callers could be expected to call, so anxious was she to become acquainted with her neighbour; and she had almost given the matter up in despair, thinking that Mrs. Stumfold had interfered with her tyranny, when, one day immediately after lunch,—in these days Miss Mackenzie always lunched, but seldom dined,—when, one day immediately after lunch, Miss Todd was announced.

Miss Mackenzie immediately saw that she had been wrong. Miss Todd was the stout, red-faced lady with the children. Two of the children,

girls of eleven and thirteen, were with her now. As Miss Todd walked across the room to shake hands with her new acquaintance, Miss Mackenzie at once recognized the manner in which the street door had been slammed, and knew that it was the same firm step which she had heard on the pavement half down the Paragon.

"My friend, Miss Baker, told me you had come to live next door to me," began Miss Todd, "and therefore I told her to tell you that I should come and see you. Single ladies, when they come here, generally like some one to come to them. I'm single myself, and these are my nieces. You've got a niece, I believe, too. When the Popes have nephews, people say all manner of ill-natured things. I hope they ain't so uncivil to us."

Miss Mackenzie smirked and smiled, and assured Miss Todd that she was very glad to see her. The allusion to the Popes she did not understand.

"Miss Baker came with Mrs. Stumfold, didn't she?" continued Miss Todd. "She doesn't go much anywhere now without Mrs. Stumfold, unless when she creeps down to me. She and I are very old friends. Have you known Mr. Stumfold long? Perhaps you have come here to be near him; a great many ladies do."

In answer to this, Miss Mackenzie explained



that she was not a follower of Mr. Stumfold in that sense. It was true that she had brought a letter to him, and intended to go to his church. In consequence of that letter Mrs. Stumfold had been good enough to call upon her.

"Oh yes; she'll come to you quick enough. Did she come with her carriage and horses?"

"I think she was on foot," said Miss Mackenzie.

"Then I should tell her of it. Coming to you, in the best house in the Paragon, on your first arrival, she ought to have come with her carriage and horses."

"Tell her of it!" said Miss Mackenzie.

"A great many ladies would, and would go over to the enemy before the month was over, unless she brought the carriage in the meantime. I don't advise you to do so. You haven't got standing enough in the place yet, and perhaps she could put you down."

"But it makes no difference to me how she comes."

"None in the least, my dear, or to me either. I should be glad to see her even in a wheelbarrow for my part. But you mustn't suppose that she ever comes to me. Lord bless you! no. She found me out to be past all grace ever so many years ago."

"Mrs. Stumfold thinks that aunt Sally is the

old gentleman himself," said the elder of the girls.

"Ha, ha, ha," laughed the aunt. "You see, Miss Mackenzie, we run very much into parties here, as they do in most places of this kind, and if you mean to go thoroughly in with the Stumfold party you just tell me so, candidly, and there won't be any bones broken between us. I shan't like you the less for saying so; only in that case it won't be any use our trying to see much of each other."

Miss Mackenzie was somewhat frightened, and hardly knew what answer to make. She was very anxious to have it understood that she was not, as yet, in bond under Mrs. Stumfold,—that it was still a matter of choice to herself whether she would be a saint or a sinner; and she would have been so glad to hint to her neighbour that she would like to try the sinner's line, if it were only for a month or two; only Miss Todd frightened her! And when the girl told her that Miss Todd was regarded, *ex parte* Stumfold, as being the old gentleman himself, Miss Mackenzie again thought for an instant that there would be safety in giving way to the evangelico-ecclesiastical influence, and that perhaps life might be pleasant enough to her if she could be allowed to go about in couples with that soft Miss Baker.

"As you have been so good as to call," said

Miss Mackenzie, "I hope you will allow me to return your visit."

"Oh, dear, yes ;—shall be quite delighted to see you. You can't hurt me, you know. The question is, whether I shan't ruin you. Not that I and Mr. Stumfold ain't great cronies. He and I meet about on neutral ground, and are the best friends in the world. He knows I'm a lost sheep,—a gone 'coon, as the Americans say,—so he pokes his fun at me, and we're as jolly as sand-boys. But St. Stumfolda is made of sterner metal, and will not put up with any such female levity. If she pokes her fun at any sinners, it is at gentlemen sinners ; and grim work it must be for them, I should think. Poor Mary Baker !—the best creature in the world. I'm afraid she has a bad time of it. But then, you know, perhaps that is the sort of thing you like."

"You see I know so very little of Mrs. Stumfold," said Miss Mackenzie.

"That's a misfortune will soon be cured if you let her have her own way. You ask Mary Baker else. But I don't mean to be saying anything bad behind anybody's back ; I don't indeed. I have no doubt these people are very good in their way ; only their ways are not my ways ; and one doesn't like to be told so often that one's own way is broad, and that it leads—you know where. Come, Patty, let us be going. When you've

made up your mind, Miss Mackenzie, just you tell me. If you say, Miss Todd, I think you're too wicked for me, I shall understand it. I shan't be in the least offended. But if my way isn't—isn't too broad, you know, I shall be very happy to see you."

Hereupon Miss Mackenzie plucked up courage and asked a question.

"Do you ever go to the assembly rooms, Miss Todd?"

Miss Todd almost whistled before she gave her answer. "Why, Miss Mackenzie, that's where they dance and play cards, and where the girls flirt and the young men make fools of themselves. I don't go there very often myself, because I don't care about flirting, and I'm too old for dancing. As for cards, I get plenty of them at home. I think I did put down my name and paid something when I first came here, but that's ever so many years ago. I don't go to the assembly rooms now."

As soon as Miss Todd was gone, Miss Mackenzie went to work to reflect seriously upon all she had just heard. Of course, there could be no longer any question of her going to the assembly rooms. Even Miss Todd, wicked as she was, did not go there. But should she, or should she not, return Miss Todd's visit? If she did she would be thereby committing herself to what

Miss Todd had profanely called the broad way. In such case any advance in the Stumfold direction would be forbidden to her. But if she did not call on Miss Todd, then she would have plainly declared that she intended to be such another disciple as Miss Baker, and from that decision there would be no recall. On this subject she must make up her mind, and in doing so she laboured with all her power. As to any charge of incivility which might attach to her for not returning the visit of a lady who had been so civil to her,—of that she thought nothing. Miss Todd had herself declared that she would not be in the least offended. But she liked this new acquaintance. In owning all the truth about Miss Mackenzie, I must confess that her mind hankered after the things of this world. She thought that if she could only establish herself as Miss Todd was established, she would care nothing for the Stumfolds, male or female. But how was she to do this? An establishment in the Stumfold direction might be easier.

In the course of the next week two affairs of moment occurred to Miss Mackenzie. On the Wednesday morning she received from London a letter of business which caused her considerable anxiety, and on the Thursday afternoon a note was brought to her from Mrs. Stumfold,—or rather an envelope containing a card on which was printed



an invitation to drink tea with that lady on that day week. This invitation she accepted without much doubt. She would go and see Mrs. Stumfold in her house, and would then be better able to decide whether the mode of life practised by the Stumfold party would be to her taste. So she wrote a reply and sent it by her maid-servant, greatly doubting whether she was not wrong in writing her answer on common note-paper, and whether she also should not have supplied herself with some form or card for the occasion.

The letter of business was from her brother Tom, and contained an application for the loan of some money,—for the loan, indeed, of a good deal of money. But the loan was to be made not to him but to the firm of Rubb and Mackenzie, and was not to be a simple lending of money on the faith of that firm, for purposes of speculation or ordinary business. It was to be expended in the purchase of the premises in the New Road, and Miss Mackenzie was to have a mortgage on them, and was to receive five per cent. for the money which she should advance. The letter was long, and though it was manifest even to Miss Mackenzie that he had written the first page with much hesitation, he had waxed strong as he had gone on, and had really made out a good case. “You are to understand,” he said, “that this is, of course, to be done through your own lawyer, who will



not allow you to make the loan unless he is satisfied with the security. Our landlords are compelled to sell the premises, and unless we purchase them ourselves, we shall in all probability be turned out, as we have only a year or two more under our present lease. You could purchase the whole thing yourself, but in that case you would not be sure of the same interest for your money." He then went on to say that Samuel Rubb, junior, the son of old Rubb, should run down to Littlebath in the course of next week, in order that the whole thing might be made clear to her. Samuel Rubb was not the partner whose name was included in the designation of the firm, but was a young man,—“a comparatively young man,”—as her brother explained, who had lately been admitted to a share in the business.

This letter put Miss Mackenzie into a twitter. Like all other single ladies, she was very nervous about her money. She was quite alive to the beauty of a high rate of interest, but did not quite understand that high interest and impaired security should go hand in hand together. She wished to oblige her brother, and was aware that she had money as to which her lawyers were looking out for an investment. Even this had made her unhappy, as she was not quite sure whether her lawyers would not spend the money. She knew that lone women were terribly robbed sometimes,

and had almost resolved upon insisting that the money should be put into the Three per Cents. But she had gone to work with figures, and having ascertained that by doing so twenty-five pounds a year would be docked off from her computed income, she had given no such order. She now again went to work with her figures, and found that if the loan were accomplished it would add twenty-five pounds a year to her computed income. Mortgages, she knew, were good things, strong and firm, based upon landed security, and very respectable. So she wrote to her lawyers, saying that she would be glad to oblige her brother if there were nothing amiss. Her lawyers wrote back, advising her to refer Mr. Samuel Rubb, junior, to them. On the day named in her brother's letter Mr. Samuel Rubb, junior, arrived at Littlebath, and called upon Miss Mackenzie in the Paragon.

Miss Mackenzie had been brought up with contempt and almost with hatred for the Rubb family. It had, in the first instance, been the work of old Samuel Rubb to tempt her brother Tom into trade; and he had tempted Tom into a trade that had not been fat and prosperous, and therefore pardonable, but into a trade that had been troublesome and poor. Walter Mackenzie had always spoken of these Rubbs with thorough disgust, and had persistently refused to hold any

intercourse with them. When, therefore, Mr. Samuel Rubb was announced, our heroine was somewhat inclined to seat herself upon a high horse.

Mr. Samuel Rubb, junior, came up-stairs, and was by no means the sort of person in appearance that Miss Mackenzie had expected to see. In the first place, he was, as well as she could guess, about forty years of age ; whereas she had expected to see a young man. A man who went about the world especially designated as junior, ought, she thought, to be very young. And then Mr. Rubb carried with him an air of dignity, and had about his external presence a something of authority which made her at once seat herself a peg lower than she had intended. He was a good-looking man, nearly six feet high, with great hands and feet, but with a great forehead also, which atoned for his hands and feet. He was dressed throughout in black, as tradesmen always are in these days ; but, as Miss Mackenzie said to herself, there was certainly no knowing that he belonged to the oilcloth business from the cut of his coat or the set of his trousers.

He began his task with great care, and seemed to have none of the hesitation which had afflicted her brother in writing his letter. The investment, he said, would, no doubt, be a good one.

Two thousand four hundred pounds was the sum wanted, and he understood that she had that amount lying idle. Their lawyer had already seen her lawyer, and there could be no doubt as to the soundness of the mortgage. An assurance company with whom the firm had dealings was quite ready to advance the money on the proposed security, and at the proposed rate of interest, but in such a matter as that Rubb and Mackenzie did not wish to deal with an assurance company. They desired that all control over the premises should either be in their own hands, or in the hands of some one connected with them.

By the time that Mr. Samuel Rubb had done, Miss Mackenzie found herself to have dismounted altogether from her high horse, and to be pervaded by some slight fear that her lawyer might allow so favourable an opportunity for investing her money to slip through their hands.

Then, on a sudden, Mr. Rubb dropped the subject of the loan, and Miss Mackenzie, as he did so, felt herself to be almost disappointed. And when she found him talking easily to her about matters of external life, although she answered him readily, and talked to him also easily, she entertained some feeling that she ought to be offended. Mr. Rubb, junior, was a tradesman

who had come to her on business, and having done his business, why did he not go away? Nevertheless Miss Mackenzie answered him when he asked questions, and allowed herself to be seduced into a conversation.

"Yes, upon my honour," he said, looking out of the window into the Montpelier Gardens, "a very nice situation, indeed. How much better they do these things in such a place as this than we do up in London! What dingy houses we live in, and how bright they make the places here!"

"They are not crowded so much, I suppose," said Miss Mackenzie.

"It isn't only that. The truth is, that in London nobody cares what his house looks like. The whole thing is so ugly that anything not ugly would be out of place. Now, in Paris——. You have been in Paris, Miss Mackenzie?"

In answer to this Miss Mackenzie was compelled to own that she had never been in Paris.

"Ah, you should go to Paris, Miss Mackenzie; you should, indeed. Now, you're a lady that have nothing to prevent your going anywhere. If I were you, I'd go almost everywhere; but above all, I'd go to Paris. There's no place like Paris."

"I suppose not," said Miss Mackenzie.

By this time Mr. Rubb had returned from the



window, and had seated himself in the easy-chair in the middle of the room. In doing so he thrust out both his legs, folded his hands one over the other, and looked very comfortable.

“Now I’m a slave to business,” he said. “That horrid place in the New Road, which we want to buy with your money, has made a prisoner of me for the last twenty years. I went into it as the boy who was to do the copying, when your brother first became a partner. Oh dear, how I did hate it!”

“Did you now?”

“I should rather think I did. I had been brought up at the Merchant Taylors’, and they intended to send me to Oxford. That was five years before they began the business in the New Road. Then came the crash which our house had at Manchester; and when we had picked up the pieces, we found that we had to give up university ideas. However, I’ll make a business of it before I’m done; you see if I don’t, Miss Mackenzie. Your brother has been with us so many years that I have quite a pleasure in talking to you about it.”

Miss Mackenzie was not quite sure that she reciprocated the pleasure; for, after all, though he did look so much better than she had expected, he was only Rubb, junior, from Rubb and Mackenzie’s; and any permanent acquaintance with



Mr. Rubb would not suit the line of life in which she was desirous of moving. But she did not in the least know how to stop him, or how to show him that she had intended to receive him simply as a man of business. And then it was so seldom that any one came to talk to her, that she was tempted to fall away from her high resolves. "I have not known much of my brother's concerns," she said, attempting to be cautious.

Then he sat for another hour, making himself very agreeable, and at the end of that time she offered him a glass of wine and a biscuit, which he accepted. He was going to remain two or three days in the neighbourhood, he said, and might he call again before he left? Miss Mackenzie told him that he might. How was it possible that she should answer such a question in any other way? Then he got up, and shook hands with her, told her that he was so glad he had come to Littlebath, and was quite cordial and friendly. Miss Mackenzie actually found herself laughing with him as they stood on the floor together, and though she knew that it was improper, she liked it. When he was gone she could not remember what it was that had made her laugh, but she remembered that she had laughed. For a long time past very little laughter had come to her share.

When he was gone she prepared herself to think about him at length. Why had he talked to her in that way? Why was he going to call again? Why was Rubb, junior, from Rubb and Mackenzie's, such a pleasant fellow? After all, he retailed oilcloth at so much a yard; and little as she knew of the world, she knew that she, with ever so much good blood in her veins, and with ever so many hundreds a year of her own, was entitled to look for acquaintances of a higher order than that. She, if she were entitled to make any boast about herself,—and she was by no means inclined to such boastings,—might at any rate boast that she was a lady. Now, Mr. Rubb was not a gentleman. He was not a gentleman by position. She knew that well enough, and she thought that she had also discovered that he was not quite a gentleman in his manners and mode of speech. Nevertheless she had liked him, and had laughed with him, and the remembrance of this made her sad.

That same evening she wrote a letter to her lawyer, telling him that she was very anxious to oblige her brother, if the security was good. And then she went into the matter at length, repeating much of what Mr. Rubb had said to her, as to the excellence of mortgages in general, and of this mortgage in particular. After that she dressed herself with great care, and went out to tea at

Mrs. Stumfold's. This was the first occasion in her life in which she had gone to a party the invitation to which had come to her on a card, and of course she felt herself to be a little nervous.

## CHAPTER IV.

## MISS MACKENZIE COMMENCES HER CAREER.

MISS MACKENZIE had been three weeks at Littlebath when the day arrived on which she was to go to Mrs. Stumfold's party, and up to that time she had not enjoyed much of the society of that very social place. Indeed, in these pages have been described with accuracy all the advancement which she had made in that direction. She had indeed returned Miss Todd's call, but had not found that lady at home. In doing this she had almost felt herself to be guilty of treason against the new allegiance which she seemed to have taken upon herself in accepting Mrs. Stumfold's invitation ; and she had done it at last not from any firm resolve of which she might have been proud, but had been driven to it by ennui, and by the easy temptation of Miss Todd's neighbouring door. She had, therefore, slipped out, and finding her wicked friend to be not at home, had hurried back again. She had, however, committed herself to a card, and she knew that Mrs. Stumfold would

hear of it through Miss Baker. Miss Baker's visit she had not returned, being in doubt where Miss Baker lived, being terribly in doubt also whether the Median rules of fashion demanded of her that she should return the call of a lady who had simply come to her with another caller. Her hesitation on this subject had been much, and her vacillations many, but she had thought it safer to abstain. For the last day or two she had been expecting the return of Mr. Rubb, junior,—keeping herself a prisoner, I fear, during the best hours of the day, so that she might be there to receive him when he did come; but though she had so acted, she had quite resolved to be very cold with him, and very cautious, and had been desirous of seeing him solely with a view to the mercantile necessities of her position. It behoved her certainly to attend to business when business came in her way, and therefore she would take care to be at home when Mr. Rubb should call.

She had been to church twice a day on each of the Sundays that she had passed in Littlebath, having in this matter strictly obeyed the hints which Mr. Stumfold had given for her guidance. No doubt she had received benefit from the discourses which she had heard from that gentleman each morning; and, let us hope, benefit also from the much longer discourses which she had heard from Mr. Stumfold's curate on each evening.

The Rev. Mr. Maguire was very powerful, but he was also very long; and Miss Mackenzie, who was hardly as yet entitled to rank herself among the thoroughly converted, was inclined to think that he was too long. She was, however, patient by nature, and willing to bear much, if only some little might come to her in return. What of social comfort she had expected to obtain from her churchgoings I cannot quite define; but I think that she had unconsciously expected something from them in that direction, and that she had been disappointed.

But now, at nine o'clock on this appointed evening, she was of a certainty and in very truth going into society. The card said half-past eight; but the Sun had not yoked his horses so far away from her Tyre, remote as that Tyre had been, as to have left her in ignorance that half-past eight meant nine. When her watch showed her that half-past eight had really come, she was fidgetty, and rang the bell to inquire whether the man might have probably forgotten to send the fly; and yet she had been very careful to tell the man that she did not wish to be at Mrs. Stumfold's before nine.

"He understands, miss," said the servant; "don't you be afeard; he's a-doing of it every night."

Then she became painfully conscious that even



the maidservant knew more of the social ways of the place than did she.

When she reached the top of Mrs. Stumfold's stairs, her heart was in her mouth, for she perceived immediately that she had kept people waiting. After all, she had trusted to false intelligence in that matter of the hour. Half-past eight had meant half-past eight, and she ought to have known that this would be so in a house so upright as that of Mrs. Stumfold. That lady met her at the door, and smiling,—blandly, but, perhaps, I may be permitted to say, not so blandly as she might have smiled,—conducted the stranger to a seat.

“We generally open with a little prayer, and for that purpose our dear friends are kind enough to come to us punctually.”

Then Mr. Stumfold got up, and pressed her hand very kindly.

“I am so sorry,” Miss Mackenzie had muttered.

“Not in the least,” he replied. “I knew you couldn't know, and therefore we ventured to wait a few minutes. The time hasn't been lost, as Mr. Maguire has treated us to a theological argument of great weight.”

Then all the company laughed, and Miss Mackenzie perceived that Mr. Stumfold could joke in his way. She was introduced to Mr. Maguire, who also pressed her hand; and then Miss Baker

came and sat by her side. There was, however, at that moment no time for conversation. The prayer was begun immediately, Mr. Stumfold taking this duty himself. Then Mr. Maguire read half a chapter in the Bible, and after that Mr. Stumfold explained it. Two ladies asked Mr. Stumfold questions with great pertinacity, and these questions Mr. Stumfold answered very freely, walking about the room the while, and laughing often as he submitted himself to their interrogations. And Miss Mackenzie was much astonished at the special freedom of his manner—how he spoke of St. Paul as Paul, declaring the saint to have been a good fellow; how he said he liked Luke better than Matthew, and how he named even a holier name than these with infinite ease and an accustomed familiarity which seemed to delight the other ladies; but which at first shocked her in her ignorance.

“But I’m not going to have anything more to say to Peter and Paul at present,” he declared at last. “You’d keep me here all night, and the tea will be spoilt.”

Then they all laughed again at the absurd idea of this great and good man preferring his food,—his food of this world,—to that other food which it was his special business to dispense. There is nothing which the Stumfoldian ladies of Littlebath liked so much as these little jokes which bordered

on the profanity of the outer world, which made them feel themselves to be almost as funny as the sinners, and gave them a slight taste, as it were, of the pleasures of iniquity.

“Wine maketh glad the heart of woman, Mrs. Jones,” Mr. Stumfold would say as he filled for the second time the glass of some old lady of his set; and the old lady would chirrup and wink, and feel that things were going almost as jollily with her as they did with that wicked Mrs. Smith who spent every night of her life playing cards, or as they had done with that horrid Mrs. Brown of whom such terrible things were occasionally whispered when two or three ladies found themselves sufficiently private to whisper them;—that things were going almost as pleasantly here in this world, although accompanied by so much safety as to the future in her own case, and so much danger in those other cases! I think it was this aptitude for feminine rakishness which, more than any of his great virtues, more even than his indomitable industry, made Mr. Stumfold the most popular man in Littlebath. A dozen ladies on the present occasion skipped away to the tea-table in the back drawing-room with a delighted alacrity, which was all owing to the unceremonious treatment which St. Peter and St. Paul had received from their pastor.

Miss Mackenzie had just found time to cast an

eye round the room and examine the scene of Mr. Stumfold's pleasantries while Mr. Maguire was reading. She saw that there were only three gentlemen there besides the two clergymen. There was a very old man who sat close wedged in between Mrs. Stumfold and another lady, by whose joint dresses he was almost obliterated. This was Mr. Peters, a retired attorney. He was Mrs. Stumfold's father, and from his coffers had come the superfluities of comfort which Miss Mackenzie saw around her. Rumour, even among the saintly people of Littlebath, said that Mr. Peters had been a sharp practitioner in his early days;—that he had been successful in his labours was admitted by all.

"No doubt he has repented," Miss Baker said one day to Miss Todd.

"And if he has not, he has forgotten all about it, which generally means the same thing," Miss Todd had answered.

Mr. Peters was now very old, and I am disposed to think he had forgotten all about it.

The other two gentlemen were both young, and they stood very high in the graces of all the company there assembled. They were high in the graces of Mr. Stumfold, but higher still in the graces of Mrs. Stumfold, and were almost worshipped by one or two other ladies whose powers of external adoration were not diminished

by the possession of husbands. They were, both of them, young men who had settled themselves for a time at Littlebath that they might be near Mr. Stumfold, and had sufficient of worldly wealth to enable them to pass their time in semi-clerical pursuits.

Mr. Frigidy, the elder, intended at some time to go into the Church, but had not as yet made sufficient progress in his studies to justify him in hoping that he could pass a bishop's examination. His friends told him of Islington and St. Bees, of Durham, Birkenhead, and other places, where the thing could be done for him; but he hesitated, fearing whether he might be able to pass even the initiation gates of Islington. He was a good young man, at peace with all the world,—except Mr. Startup. With Mr. Startup the veracious chronicler does not dare to assert that Mr. Frigidy was at peace. Now Mr. Startup was the other young man whom Miss Mackenzie saw in that room.

Mr. Startup was also a very good young man, but he was of a fiery calibre, whereas Frigidy was naturally mild. Startup was already an open-air preacher, whereas Frigidy lacked nerve to speak a word above his breath. Startup was not a clergyman because certain scruples impeded and prevented him, while in the bosom of Frigidy there existed no desire so strong as that of having



the word reverend attached to his name. Startup, though he was younger than Frigidy, could talk to seven ladies at once with ease, but Frigidy could not talk to one without much assistance from that lady herself. The consequence of this was that Mr. Frigidy could not bring himself to love Mr. Startup,—could not enable himself to justify a veracious chronicler in saying that he was at peace with all the world, Startup included.

The ladies were too many for Miss Mackenzie to notice them specially as she sat listening to Mr. Maguire's impressive voice. Mr. Maguire she did notice, and found him to be the possessor of a good figure, of a fine head of jet black hair, of a perfect set of white teeth, of whiskers which were also black and very fine, but streaked here and there with a grey hair,—and of the most terrible squint in his right eye which ever disfigured a face that in all other respects was fitted for an Apollo. So egregious was this squint that Miss Mackenzie could not keep herself from regarding it, even while Mr. Stumfold was expounding. Had she looked Mr. Maguire full in the face at the beginning, I do not think it would so much have mattered to her; but she had seen first the back of his head, and then his profile, and had unfortunately formed a strong opinion as to his almost perfect beauty. When, therefore, the defective eye was disclosed to her, her feel-



ings were moved in a more than ordinary manner. How was it that a man graced with such a head, with such a mouth and chin and forehead, nay, with such a left eye, could be cursed with such a right eye! She was still thinking of this when the frisky movement into the tea-room took place around her.

When at this moment Mr. Stumfold offered her his arm to conduct her through the folding doors, this condescension on his part almost confounded her. The other ladies knew that he always did so to a new comer, and therefore thought less of it. No other gentleman took any other lady, but she was led up to a special seat,—a seat of honour as it were, at the left hand side of a huge silver kettle. Immediately before the kettle sat Mrs. Stumfold. Immediately before another kettle, at another table, sat Miss Peters, a sister of Mrs. Stumfold's. The back drawing-room in which they were congregated was larger than the other, and opened behind into a pretty garden. Mr. Stumfold's lines in falling thus among the Peters, had fallen to him in pleasant places. On the other side of Miss Mackenzie sat Miss Baker, and on the other side of Mrs. Stumfold stood Mr. Startup, talking aloud and administering the full tea-cups with a conscious grace. Mr. Stumfold and Mr. Frigidy were at the other table, and Mr. Maguire was occupied in passing promis-

cuously from one to the other. Miss Mackenzie wished with all her heart that he would seat himself somewhere with his face turned away from her, for she found it impossible to avert her eyes from his eye. But he was always there, before her sight, and she began to feel that he was an evil spirit,—her evil spirit, and that he would be too many for her.

Before anybody else was allowed to begin, Mrs. Stumfold rose from her chair with a large and completely filled bowl of tea, with a plate also laden with buttered toast, and with her own hands and on her own legs carried these delicacies round to her papa. On such an occasion as this no servant, no friend, no Mr. Startup, was allowed to interfere with her filial piety.

“She does it always,” said an admiring lady in an audible whisper from the other side of Miss Baker. “She does it always.”

The admiring lady was the wife of a retired coachbuilder, who was painfully anxious to make her way into good evangelical society at Littlebath.

“Perhaps you will put in the sugar for yourself,” said Mrs. Stumfold to Miss Mackenzie as soon as she returned. On this occasion Miss Mackenzie received her cup the first after the father of the house, but the words spoken to her were stern to the ear.

“Perhaps you will put in the sugar yourself. It lightens the labour.”

Miss Mackenzie expressed her willingness to do so, and regretted that Mrs. Stumfold should have to work so hard. Could she be of assistance.

“I’m quite used to it, thank you,” said Mrs. Stumfold.

The words were not uncivil, but the tone was dreadfully severe, and Miss Mackenzie felt painfully sure that her hostess was already aware of the card that had been left at Miss Todd’s door.

Mr. Startup was now actively at work.

“Lady Griggs’s and Miss Fleebody’s;—I know. A great deal of sugar for her ladyship, and Miss Fleebody eats muffin. Mrs. Blow always takes pound-cake, and I’ll see that there’s one near her. Mortimer”—Mortimer was the footman—“is getting more bread and butter. Maguire, you have two dishes of sweet biscuits over there; give us one here. Never mind me, Mrs. Stumfold; I’ll have my innings presently.”

All this Mr. Frigidy heard with envious ears as he sat with his own tea-cup before him at the other table. He would have given the world to have been walking about the room like Startup, making himself useful and conspicuous; but he couldn’t do it;—he knew that he couldn’t do it. Later in the evening, when he had been sitting

by Miss Trotter for two hours,—and he had very often sat by Miss Trotter before,—he ventured upon a remark.

“Don’t you think that Mr. Startup makes himself a little forward?”

“Oh dear, yes, very,” said Miss Trotter. “I believe he’s an excellent young man, but I always did think him forward, now you mention it. And sometimes I’ve wondered how dear Mrs. Stumfold could like so much of it. But do you know, Mr. Frigidy, I am not quite sure that somebody else does like it. You know who I mean.”

Miss Trotter said much more than this, and Mr. Frigidy was comforted, and believed that he had been talking.

When Mrs. Stumfold commenced her conversation with Mr. Startup, Miss Baker addressed herself to Miss Mackenzie; but there was at first something of stiffness in her manner,—as became a lady whose call had not been returned.

“I hope you like Littlebath,” said Miss Baker.

Miss Mackenzie, who began to be conscious that she had done wrong, hesitated as she replied that she liked it pretty well.

“I think you’ll find it pleasant,” said Miss Baker; and then there was a pause. There could not be two women more fitted for friendship than were these, and it was much to be hoped, for the sake of our poor, solitary heroine especially, that

this outside crust of manner might be broken up and dispersed.

"I dare say I shall find it pleasant, after a time," said Miss Mackenzie. Then they applied themselves each to her own bread and butter.

"You have not seen Miss Todd, I suppose, since I saw you?" Miss Baker asked this question when she perceived that Mrs. Stumfold was deep in some secret conference with Mr. Startup. It must, however, be told to Miss Baker's credit, that she had persistently maintained her friendship with Miss Todd, in spite of all the Stumfoldian influences. Miss Mackenzie, at the moment less brave, looked round aghast, but seeing that her hostess was in deep conference with her prime minister, she took heart of grace. "I called, and I did not see her."

"She promised me she would call," said Miss Baker.

"And I returned her visit, but she wasn't at home," said Miss Mackenzie.

"Indeed," said Miss Baker; and then there was silence between them again.

But, after a pause, Miss Mackenzie again took heart of grace. I do not think that there was, of nature, much of the coward about her. Indeed, the very fact that she was there alone at Littlebath, fighting her own battle with the world,



instead of having allowed herself to be swallowed up by the Harry Handcocks, and Tom Mackenzies, proved her to be anything but a coward. "Perhaps, Miss Baker, I ought to have returned your visit," said she.

"That was just as you like," said Miss Baker, with her sweetest smile.

"Of course, I should have liked it, as I thought it so good of you to come. But as you came with Mrs. Stumfold, I was not quite sure whether it might be intended; and then I didn't know,—did not exactly know,—where you lived."

After this the two ladies got on very comfortably so long as they were left sitting side by side. Miss Baker imparted to Miss Mackenzie her full address, and Miss Mackenzie, with that brightness in her eyes which they always assumed when she was eager, begged her new friend to come to her again.

"Indeed, I will," said Miss Baker. After that they were parted by a general return to the front room.

And now Miss Mackenzie found herself seated next to Mr. Maguire. She had been carried away in the crowd to a further corner, in which there were two chairs, and before she had been able to consider the merits or demerits of the position, Mr. Maguire was seated close beside her. He was seated close beside her in such a way as



to make the two specially separated from all the world beyond, for in front of them stood a wall of crinoline,—a wall of crinoline divided between four or five owners, among whom was shared the eloquence of Mr. Startup, who was carrying on an evangelical flirtation with the whole of them in a manner that was greatly pleasing to them, and enthusiastically delightful to him. Miss Mackenzie, when she found herself thus entrapped, looked into Mr. Maguire's eye with dismay. Had that look been sure to bring down upon her the hatred of that reverend gentleman, she could not have helped it. The eye fascinated her, as much as it frightened her. But Mr. Maguire was used to have his eye inspected, and did not hate her. He fixed it apparently on the corners of the wall, but in truth upon her, and then he began :

“I am so glad that you have come among us, Miss Mackenzie.”

“I'm sure that I'm very much obliged.”

“Well; you ought to be. You must not be surprised at my saying so, though it sounds uncivil. You ought to feel obliged, and the obligation should be mutual. I am not sure, that when all things are considered, you could find yourself in any better place in England, than in the drawing-room of my friend Stumfold; and, if you will allow me to say so, my friend Stumfold

could hardly use his drawing-room better, than by entertaining you."

"Mr. Stumfold is very good, and so is she."

"Mr. Stumfold is very good; and as for Mrs. Stumfold, I look upon her as a very wonderful woman—quite a wonderful woman. For grasp of intellect, for depth of thought, for tenderness of sentiment,—perhaps you mightn't have expected that, but there it is,—for tenderness of sentiment, for strength of faith, for purity of life, for genial hospitality, and all the domestic duties, Mrs. Stumfold has no equal in Littlebath, and perhaps few superiors elsewhere."

Here Mr. Maguire paused, and Miss Mackenzie, finding herself obliged to speak, said that she did not at all doubt it.

"You need not doubt it, Miss Mackenzie. She is all that, I tell you; and more, too. Her manners may seem a little harsh to you at first. I know it is so sometimes with ladies before they know her well; but it is only skin-deep, Miss Mackenzie,—only skin-deep. She is so much in earnest about her work, that she cannot bring herself to be light and playful as he is. Now, he is as full of play as a young lamb."

"He seems to be very pleasant."

"And he is always just the same. There are people, you know, who say that religion is austere and melancholy. They never could say that if

they knew my friend Stumfold. His life is devoted to his clerical duties. I know no man who works harder in the vineyard than Stumfold. But he always works with a smile on his face. And why not, Miss Mackenzie?—when you think of it, why not?”

“I dare say it’s best not to be unhappy,” said Miss Mackenzie. She did not speak till she perceived that he had paused for her answer.

“Of course we know that this world can make no one happy. What are we that we should dare to be happy here?”

Again he paused, but Miss Mackenzie feeling that she had been ill-treated and trapped into a difficulty at her last reply, resolutely remained silent.

“I defy any man or woman to be happy here,” said Mr. Maguire, looking at her with one eye and at the corner of the wall with the other in a manner that was very terrible to her. “But we may be cheerful;—we may go about our work singing psalms of praise instead of songs of sorrow. Don’t you agree with me, Miss Mackenzie, that psalms of praise are better than songs of sorrow?”

“I don’t sing at all, myself,” said Miss Mackenzie.

“You sing in your heart, my friend; I am sure you sing in your heart. Don’t you sing in your heart?” Here again he paused.

“Well; perhaps in my heart, yes.”

“I know you do, loud psalms of praise upon a ten-stringed lute. But Stumfold is always singing aloud, and his lute has twenty strings.” Here the voice of the twenty-stringed singer was heard across the large room asking the company a riddle.

“Why was Peter in prison like a little boy with his shoes off?”

“That’s so like him,” said Mr. Maguire.

All the ladies in the room were in a fever of expectation, and Mr. Stumfold asked the riddle again.

“He won’t tell them till we meet again; but there isn’t one here who won’t study the life of St. Peter during the next week. And what they’ll learn in that way they’ll never forget.”

“But why was he like a little boy with his shoes off?” asked Miss Mackenzie.

“Ah!—that’s Stumfold’s riddle. You must ask Mr. Stumfold, and he won’t tell you till next week. But some of the ladies will be sure to find it out before then. Have you come to settle yourself altogether at Littlebath, Miss Mackenzie?”

This question he asked very abruptly, but he had a way of looking at her when he asked a question, which made it impossible for her to avoid an answer.

"I suppose I shall stay here for some considerable time."

"Do, do," said he with energy. "Do ; come and live among us, and be one of us ; come and partake with us at the feast which we are making ready ; come and eat of our crusts, and dip with us in the same dish ; come and be of our flock, and go with us into the pleasant pastures, among the lanes and green hedges which appertain to the farm of the Lord. Come and walk with us through the Sabbath corn-fields, and pluck the ears when you are a-hungred, disregarding the broad philacteries. Come and sing with us songs of a joyful heart, and let us be glad together. What better can you do, Miss Mackenzie ? I don't believe there is a more healthy place in the world than Littlebath, and, considering that the place is fashionable, things are really very reasonable."

He was rapid in his utterance, and so full of energy, that Miss Mackenzie did not quite follow him in his quick transitions. She hardly understood whether he was advising her to take up an abode in a terrestrial Eden or a celestial Paradise ; but she presumed that he meant to be civil, so she thanked him and said she thought she would. It was a thousand pities that he should squint so frightfully, as in all other respects he was a good-looking man. Just at this moment



there seemed to be a sudden breaking up of the party.

"We are all going away," said Mr. Maguire. "We always do when Mrs. Stumfold gets up from her seat. She does it when she sees that her father is nodding his head. You must let me out, because I've got to say a prayer. By-the-bye, you'll allow me to walk home with you, I hope. I shall be so happy to be useful."

Miss Mackenzie told him that the fly was coming for her, and then he scrambled away into the middle of the room.

"We always walk home from these parties," said Miss Baker, who had, however, on this occasion, consented to be taken away by Miss Mackenzie in the fly. "It makes it come so much cheaper, you know."

"Of course it does; and it's quite as nice if everybody does it. But you don't walk going there?"

"Not generally," said Miss Baker; "but there are some of them who do that. Miss Trotter always walks both ways, if it's ever so wet." Then there were a few words said about Miss Trotter which were not altogether good natured.

Miss Mackenzie, as soon as she was at home, got down her Bible and puzzled herself for an hour over that riddle of Mr. Stumfold's; but with all her trouble she could not find why St. Peter in prison was like a little boy with his shoes off.



## CHAPTER V.

SHOWING HOW MR. RUBB, JUNIOR, PROGRESSED AT  
LITTLEBATH.

A full week had passed by after Mrs. Stumfold's tea-party before Mr. Rubb called again at the Paragon; and in the mean time Miss Mackenzie had been informed by her lawyer that there did not appear to be any objection to the mortgage, if she liked the investment for her money.

"You couldn't do better with your money—you couldn't indeed," said Mr. Rubb, when Miss Mackenzie, meaning to be cautious, started the conversation at once upon matters of business.

Mr. Rubb had not been in any great hurry to repeat his call, and Miss Mackenzie had resolved that if he did come again she would treat him simply as a member of the firm with whom she had to transact certain monetary arrangements. Beyond that she would not go; and as she so resolved, she repented herself of the sherry and biscuit.

The people whom she had met at Mr. Stum-

fold's had been all ladies and gentlemen ; she, at least, had supposed them to be so, not having as yet received any special information respecting the wife of the retired coachbuilder. Mr. Rubb was not a gentleman ; and though she was by no means inclined to give herself airs,—though, as she assured herself, she believed Mr. Rubb to be quite as good as herself,—yet there was, and must always be, a difference among people. She had no inclination to be proud ; but if Providence had been pleased to place her in one position, it did not behove her to degrade herself by assuming a position that was lower. Therefore, on this account, and by no means moved by any personal contempt towards Mr. Rubb, or the Rubbs of the world in general, she was resolved that she would not ask him to take any more sherry and biscuits.

Poor Miss Mackenzie ! I fear that they who read this chronicle of her life will already have allowed themselves to think worse of her than she deserved. Many of them, I know, will think far worse of her than they should think. Of what faults, even if we analyze her faults, has she been guilty ? Where she has been weak, who among us is not, in that, weak also ? Of what vanity has she been guilty with which the least vain among us might not justly tax himself ? Having been left alone in the world, she has

looked to make friends for herself; and in seeking for new friends she has wished to find the best that might come in her way.

Mr. Rubb was very good-looking; Mr. Maguire was afflicted by a terrible squint. Mr. Rubb's mode of speaking was pleasant to her; whereas she was by no means sure that she liked Mr. Maguire's speech. But Mr. Maguire was by profession a gentleman. As the discreet young man, who is desirous of rising in the world, will eschew skittles, and in preference go out to tea at his aunt's house,—much more delectable as skittles are to his own heart,—so did Miss Mackenzie resolve that it would become her to select Messrs. Stumfold and Maguire as her male friends, and to treat Mr. Rubb simply as a man of business. She was denying herself skittles and beer, and putting up with tea and an old aunt, because she preferred the proprieties of life to its pleasures. Is it right that she should be blamed for such self-denial?

But now the skittles and beer had come after her, as those delights will sometimes pursue the prudent youth who would fain avoid them. Mr. Rubb was there, in her drawing-room, looking extremely well, shaking hands with her very comfortably, and soon abandoning his conversation on that matter of business to which she had determined to confine herself. She was

angry with him, thinking him to be very free and easy ; but, nevertheless, she could not keep herself from talking to him.

“ You can’t do better than five per cent.,” he had said to her, “ not with first-class security, such as this is.”

All that had been well enough. Five per cent. and first-class security were, she knew, matters of business ; and though Mr. Rubb had winked his eye at her as he spoke of them, leaning forward in his chair and looking at her not at all as a man of business, but quite in a friendly way, yet she had felt that she was so far safe. She nodded her head also, merely intending him to understand thereby that she herself understood something about business. But when he suddenly changed the subject, and asked her how she liked Mr. Stumfold’s set, she drew herself up suddenly and placed herself at once upon her guard.

“ I have heard a great deal about Mr. Stumfold,” continued Mr. Rubb, not appearing to observe the lady’s altered manner, “ not only here and where I have been for the last few days, but up in London also. He is quite a public character, you know.”

“ Clergymen in town, who have large congregations, always must be so, I suppose.”

“ Well, yes ; more or less. But Mr. Stumfold

is decidedly more, and not less. People say he is going in for a bishopric."

"I had not heard it," said Miss Mackenzie, who did not quite understand what was meant by going in for a bishopric.

"Oh, yes, and a very likely man he would have been a year or two ago. But they say the prime minister has changed his tap lately."

"Changed his tap!" said Miss Mackenzie.

"He used to draw his bishops very bitter, but now he draws them mild and creamy. I dare say Stumfold did his best, but he didn't quite get his hay in while the sun shone."

"He seems to me to be very comfortable where he is," said Miss Mackenzie.

"I dare say. It must be rather a bore for him having to live in the house with old Peters. How Peters scraped his money together, nobody ever knew yet; and you are aware, Miss Mackenzie, that old as he is, he keeps it all in his own hands. That house, and everything that is in it, belongs to him; you know that, I dare say."

Miss Mackenzie, who could not keep herself from being a little interested in these matters, said that she had not known it.

"Oh dear, yes! and the carriage too. I've no doubt Stumfold will be all right when the old fellow dies. Such men as Stumfold don't often make mistakes about their money. But as long



as old Peters lasts I shouldn't think it can be quite serene. They say that she is always cutting up rough with the old man."

"She seemed to me to behave very well to him," said Miss Mackenzie, remembering the carriage of the teacup.

"I dare say it is so before company, and of course that's all right; it's much better that the dirty linen should be washed in private. Stumfold is a clever man, there's no doubt about that. If you've been much to his house, you've probably met his curate, Mr. Maguire."

"I've only been there once, but I did meet Mr. Maguire."

"A man that squints fearfully. They say he's looking out for a wife too, only she must not have a father living, as Mrs. Stumfold has. It's astonishing how these parsons pick up all the good things that are going in the way of money."

Miss Mackenzie, as she heard this, could not but remember that she might be regarded as a good thing going in the way of money, and became painfully aware that her face betrayed her consciousness.

"You'll have to keep a sharp look out," continued Mr. Rubb, giving her a kind caution, as though he were an old familiar friend.

"I don't think there's any fear of that kind," said Miss Mackenzie, blushing.



“I don’t know about fear, but I should say that there is great probability; of course I am only joking about Mr. Maguire. Like the rest of them, of course, he wishes to feather his own nest; and why shouldn’t he? But you may be sure of this, Miss Mackenzie, a lady with your fortune, and, if I may be allowed to say so, with your personal attractions, will not want for admirers.”

Miss Mackenzie was very strongly of opinion that Mr. Rubb might not be allowed to say so. She thought that he was behaving with an unwarrantable degree of freedom in saying anything of the kind; but she did not know how to tell him either by words or looks that such was the case. And, perhaps, though the impertinence was almost unendurable, the idea conveyed was not altogether so grievous; it had certainly never hitherto occurred to her that she might become a second Mrs. Stumfold; but, after all, why not? What she wanted was simply this, that something of interest should be added to her life. Why should not she also work in the vineyard, in the open quasi-clerical vineyard of the Lord’s people, and also in the private vineyard of some one of the people’s pastors? Mr. Rubb was very impertinent, but it might, perhaps, be worth her while to think of what he said. As regarded Mr. Maguire, the gentleman whose name had been

specially mentioned, it was quite true that he did squint awfully.

"Mr. Rubb," said she, "if you please, I'd rather not talk about such things as that."

"Nevertheless, what I say is true, Miss Mackenzie; I hope you don't take it amiss that I venture to feel an interest about you."

"Oh! no," said she; "not that I suppose you do feel any special interest about me."

"But indeed I do, and isn't it natural? If you will remember that your only brother is the oldest friend that I have in the world, how can it be otherwise? Of course he is much older than me, and very much older than you, Miss Mackenzie."

"Just twelve years," said she, very stiffly.

"I thought it had been more, but in that case you and I are nearly of an age. As that is so, how can I fail to feel an interest about you? I have neither mother, nor sister, nor wife of my own; a sister, indeed, I have, but she's married at Singapore, and I have not seen her for seventeen years."

"Indeed."

"No, not for seventeen years; and the heart does crave for some female friend, Miss Mackenzie."

"You ought to get a wife, Mr. Rubb."

"That's what your brother always says."

‘Samuel,’ he said to me just before I left town, ‘you’re settled with us now ; your father has as good as given up to you his share of the business, and you ought to get married.’ Now, Miss Mackenzie, I wouldn’t take that sort of thing from any man but your brother ; it’s very odd that you should say exactly the same thing too.”

“I hope I have not offended you.”

“Offended me ! no, indeed, I’m not such a fool as that. I’d sooner know that you took an interest in me than any woman living. I would, indeed. I dare say you don’t think much of it, but when I remember that the names of Rubb and Mackenzie have been joined together for more than twenty years, it seems natural to me that you and I should be friends.”

Miss Mackenzie, in the few moments which were allowed to her for reflection before she was obliged to answer, again admitted to herself that he spoke the truth. If there was any fault in the matter the fault was with her brother Tom, who had joined the name of Mackenzie with the name of Rubb in the first instance. Where was this young man to look for a female friend if not to his partner’s family, seeing that he had neither wife nor mother of his own, nor indeed a sister, except one out at Singapore, who was hardly available for any of the purposes of family affection ? And yet it was hard upon her. It was through no

negligence on her part that poor Mr. Rubb was so ill provided. "Perhaps it might have been so if I had continued to live in London," said Miss Mackenzie; "but as I live at Littlebath—" Then she paused, not knowing how to finish her sentence.

"What difference does that make? The distance is nothing if you come to think of it. Your hall door is just two hours and a quarter from our place of business in the New Road; and it's one pound five and nine if you go by first class and cabs, or sixteen and ten if you put up with second class and omnibuses. There's no other way of counting. Miles mean nothing now-a-days."

"They don't mean much, certainly."

"They mean nothing. Why, Miss Mackenzie, I should think it no trouble at all to run down and consult you about anything that occurred, about any matter of business that weighed at all heavily, if nothing prevented me except distance. Thirty shillings more than does it all, with a return ticket, including a bit of lunch at the station."

"Oh! and as for that——"

"I know what you mean, Miss Mackenzie, and I shall never forget how kind you were to offer me refreshment when I was here before."

"But, Mr. Rubb, I hope you won't think of doing such a thing. What good could I do you? I know nothing about business; and

really, to tell the truth, I should be most unwilling to interfere;—that is, you know, to say anything about anything of the kind.”

“I only meant to point out that the distance is nothing. And as to what you were advising me about getting married——”

“I didn’t mean to advise you, Mr. Rubb !”

“I thought you said so.”

“But, of course, I did not intend to discuss such a matter seriously.”

“It’s a most serious subject to me, Miss Mackenzie.”

“No doubt; but it’s one I can’t know anything about. Men in business generally do find, I think, that they get on better when they are married.”

“Yes, they do.”

“That’s all I meant to say, Mr. Rubb.”

After this he sat silent for a few minutes, and I am inclined to think that he was weighing in his mind the expediency of asking her to become Mrs. Rubb, on the spur of the moment. But if so, his mind finally gave judgment against the attempt, and in giving such judgment his mind was right. He would certainly have so startled her by the precipitancy of such a proposition, as to have greatly endangered the probability of any further intimacy with her. As it was, he changed the conversation, and began to ask questions as to



the welfare of his partner's daughter. At this period of the day Susanna was at school, and he was informed that she would not be home till the evening. Then he plucked up courage and begged to be allowed to come again,—just to look in at eight o'clock, so that he might see Susanna. He could not go back to London comfortably, unless he could give some tidings of Susanna to the family in Gower Street. What was she to do? Of course she was obliged to ask him to drink tea with them. "That would be so pleasant," he said; and Miss Mackenzie owned to herself that the gratification expressed in his face as he spoke was very becoming.

When Susanna came home she did not seem to know much of Mr. Rubb, junior, or to care much about him. Old Mr. Rubb lived, she knew, near the place of business in the New Road, and sometimes he came to Gower Street, but nobody liked him. She didn't remember that she had ever seen Mr. Rubb, junior, at her mother's house but once, when he came to dinner. When she was told that Mr. Rubb was very anxious to see herself, she chucked up her head and said that the man was a goose.

He came, and in a very few minutes he had talked over Susanna. He brought her a little present,—a work-box, which he had bought for her at Littlebath; and though the work-box itself



did not altogether avail, it paved the way for civil words, which were more efficacious. On this occasion he talked more to his partner's daughter than to his partner's sister, and promised to tell her mamma how well she was looking, and that the air of Littlebath had brought roses to her cheeks.

"I think it is a healthy place," said Miss Mackenzie.

"I'm quite sure it is," said Mr. Rubb. "And you like Mrs. Crammer's school, Susanna?"

She would have preferred to have been called Miss Mackenzie, but was not disposed to quarrel with him on the point.

"Yes, I like it very well," she said. "The other girls are very nice; and if one must go to school, I suppose it's as good as any other school."

"Susanna thinks that going to school at all is rather a nuisance," said Miss Mackenzie.

"You'd think so too, aunt, if you had to practise every day for an hour in the same room with four other pianos. It's my belief that I shall hate the sound of a piano the longest day that I shall live."

"I suppose it's the same with all young ladies," said Mr. Rubb.

"It's the same with them all at Mrs. Crammer's. There isn't one there that does not hate it."

"But you wouldn't like not to be able to play," said her aunt.

"Mamma doesn't play, and you don't play; and I don't see what's the use of it. It won't make anybody like music to hear four pianos all going at the same time, and all of them out of tune."

"You must not tell them in Gower Street, Mr. Rubb, that Susanna talks like that," said Miss Mackenzie.

"Yes, you may, Mr. Rubb. But you must tell them at the same time that I am quite happy, and that Aunt Margaret is the dearest woman in the world."

"I'll be sure to tell them that," said Mr. Rubb. Then he went away, pressing Miss Mackenzie's hand warmly as he took his leave; and as soon as he was gone, his character was of course discussed.

"He's quite a different man, aunt, from what I thought; and he's not at all like old Mr. Rubb. Old Mr. Rubb, when he comes to drink tea in Gower Street, puts his handkerchief over his knees to catch the crumbs."

"There's no great harm in that, Susanna."

"I don't suppose there's any harm in it. It's not wicked. It's not wicked to eat gravy with your knife."

"And does old Mr. Rubb do that?"

"Always. We used to laugh at him, because he is so clever at it. He never spills any; and

his knife seems to be quite as good as a spoon. But this Mr. Rubb doesn't do things of that sort."

"He's younger, my dear."

"But being younger doesn't make people more lady-like of itself."

"I did not know that Mr. Rubb was exactly lady-like."

"That's taking me up unfairly ; isn't it, aunt ? You know what I meant ; and only fancy that the man should go out and buy me a work-box ! That's more than old Mr. Rubb ever did for any of us, since the first day he knew us. And, then, didn't you think that young Mr. Rubb is a handsome man, aunt ?"

"He's all very well, my dear."

"Oh ; I think he is downright handsome ; I do, indeed. Miss Dumpus,—that's Mrs. Crammer's sister,—told us the other day, that I was wrong to talk about a man being handsome ; but that must be nonsense, aunt ?"

"I don't see that at all, my dear. If she told you so, you ought to believe that it is not nonsense."

"Come, aunt ; you don't mean to tell me that you would believe all that Miss Dumpus says. Miss Dumpus says that girls should never laugh above their breath when they are more than fourteen years old. How can you make a change in your laughing just when you come to be fourteen ?

And why shouldn't you say a man's handsome, if he is handsome?"

"You'd better go to bed, Susanna."

"That won't make Mr. Rubb ugly. I wish you had asked him to come and dine here on Sunday; so that we might have seen whether he eats his gravy with his knife. I looked very hard to see whether he'd catch his crumbs in his handkerchief."

Then Susanna went to her bed, and Miss Mackenzie was left alone to think over the perfections and imperfections of Mr. Samuel Rubb, junior.

From that time up to Christmas she saw no more of Mr. Rubb; but she heard from him twice. His letters, however, had reference solely to business, and were not of a nature to produce either anger or admiration. She had also heard more than once from her lawyer; and a question had arisen as to which she was called upon to trust to her own judgment for a decision. Messrs. Rubb and Mackenzie had wanted the money at once, whereas the papers for the mortgage were not ready. Would Miss Mackenzie allow Messrs. Rubb and Mackenzie to have the money under these circumstances? To this inquiry from her lawyer she made a rejoinder asking for advice. Her lawyer told her that he could not recommend her, in the ordinary way of business, to make any advance of money without positive security; but,

as this was a matter between friends and near relatives, she might perhaps be willing to do it; and he added that, as far as his own opinion went, he did not think that there would be any great risk. But then it all depended on this,—did she want to oblige her friends and near relatives? In answer to this question she told herself that she certainly did wish to do so; and she declared,—also to herself,—that she was willing to advance the money to her brother, even though there might be some risk. The upshot of all this was that Messrs. Rubb and Mackenzie got the money some time in October, but that the mortgage was not completed when Christmas came. It was on this matter that Mr. Rubb, junior, had written to Miss Mackenzie, and his letter had been of a nature to give her a feeling of perfect security in the transaction. With her brother she had had no further correspondence; but this did not surprise her, as her brother was a man much less facile in his modes of expression than his younger partner.

As the autumn had progressed at Littlebath, she had become more and more intimate with Miss Baker, till she had almost taught herself to regard that lady as a dear friend. She had fallen into the habit of going to Mrs. Stumfold's tea-parties every fortnight, and was now regarded as a regular Stumfoldian by all those who interested



themselves in such matters. She had begun a system of district visiting and Bible reading with Miss Baker, which had at first been very agreeable to her. But Mrs. Stumfold had on one occasion called upon her and taken her to task,—as Miss Mackenzie had thought, rather abruptly,—with reference to some lack of energy or indiscreet omission of which she had been judged to be guilty by that highly-gifted lady. Against this Miss Mackenzie had rebelled mildly, and since that things had not gone quite so pleasantly with her. She had still been honoured with Mrs. Stumfold's cards of invitation, and had still gone to the tea-parties on Miss Baker's strenuously-urged advice; but Mrs. Stumfold had frowned, and Miss Mackenzie had felt the frown; Mrs. Stumfold had frowned, and the retired coach-builder's wife had at once snubbed the culprit, and Mr. Maguire had openly expressed himself to be uneasy.

“Dearest Miss Mackenzie,” he had said, with charitable zeal, “if there has been anything wrong, just beg her pardon, and you will find that everything has been forgotten at once; a more forgiving woman than Mrs. Stumfold never lived.”

“But suppose I have done nothing to be forgiven,” urged Miss Mackenzie.

Mr. Maguire looked at her, and shook his head,



the exact meaning of the look she could not understand, as the peculiarity of his eyes created confusion ; but when he repeated twice to her the same words, "The heart of man is exceeding treacherous," she understood that he meant to condemn her.

"So it is, Mr. Maguire, but that is no reason why Mrs. Stumfold should scold me."

Then he got up and left her, and did not speak to her again that evening, but he called on her the next day, and was very affectionate in his manner. In Mr. Stumfold's mode of treating her she had found no difference.

With Miss Todd, whom she met constantly in the street, and who always nodded to her very kindly, she had had one very remarkable interview.

"I think we had better give it up, my dear," Miss Todd had said to her. This had been in Miss Baker's drawing-room.

"Give what up?" Miss Mackenzie had asked.

"Any idea of our knowing each other. I'm sure it never can come to anything, though for my part I should have been so glad. You see you can't serve God and Mammon, and it is settled beyond all doubt that I'm Mammon. Isn't it, Mary ?

Miss Baker, to whom this appeal was made, answered it only by a sigh.

“You see,” continued Miss Todd, “that Miss Baker is allowed to know me, though I am Mammon, for the sake of auld lang syne. There have been so many things between us that it wouldn’t do for us to drop each other. We have had the same lovers; and you know, Mary, that you’ve been very near coming over to Mammon yourself. There’s a sort of understanding that Miss Baker is not to be required to cut me. But they would not allow that sort of liberty to a new comer; they wouldn’t, indeed.”

“I don’t know that anybody would be likely to interfere with me,” said Miss Mackenzie.

“Yes, they would, my dear. You didn’t quite know yourself which way it was to be when you first came here, and if it had been my way, I should have been most happy to have made myself civil. You have chosen now, and I don’t doubt but what you have chosen right. I always tell Mary Baker that it does very well for her, and I dare say it will do very well for you too. There’s a great deal in it, and only that some of them do tell such lies I think I should have tried it myself. But, my dear Miss Mackenzie, you can’t do both.”

After this Miss Mackenzie used to nod to Miss Todd in the street, but beyond that there was no friendly intercourse between those ladies.

At the beginning of December there came an

invitation to Miss Mackenzie to spend the Christmas holidays away from Littlebath, and as she accepted this invitation, and as we must follow her to the house of her friends, we will postpone further mention of the matter till the next chapter.

## CHAPTER VI.

## MISS MACKENZIE GOES TO THE CEDARS.

ABOUT the middle of December Mrs. Mackenzie, of Gower Street, received a letter from her sister-in-law at Littlebath, in which it was proposed that Susanna should pass the Christmas holidays with her father and mother. "I myself," said the letter, "am going for three weeks to the Cedars. Lady Ball has written to me, and as she seems to wish it, I shall go. It is always well, I think, to drop family dissensions." The letter said a great deal more, for Margaret Mackenzie, not having much business on hand, was fond of writing long letters ; but the upshot of it was, that she would leave Susanna in Gower Street, on her way to the Cedars, and call for her on her return home.

"What on earth is she going there for?" said Mrs. Tom Mackenzie.

"Because they have asked her," replied the husband.

"Of course they have asked her ; but that's no reason she should go. The Balls have behaved

very badly to us, and I should think much better of her if she stayed away."

To this Mr. Mackenzie made no answer, but simply remarked that he would be rejoiced in having Susanna at home on Christmas day.

"That's all very well, my dear," said Mrs. Tom, "and of course so shall I. But as she has taken the charge of the child I don't think she ought to drop her down and pick her up just whenever she pleases. Suppose she was to take it into her head to stop at the Cedars altogether, what are we to do then?—just have the girl returned upon our hands, with all her ideas of life confused and deranged. I hate such ways."

"She has promised to provide for Susanna, whenever she may not continue to give her a home."

"What would such a promise be worth if John Ball got hold of her money? That's what they're after, as sure as my name is Martha; and what she's after too, very likely. She was there once before she went to Littlebath at all. They want to get their uncle's money back, and she wants to be a baronet's wife."

The same view of the matter was perhaps taken by Mr. Rubb junior, when he was told that Miss Mackenzie was to pass through London on her way to the Cedars, though he did not express his fears openly, as Mrs. Mackenzie had done.

"Why don't you ask your sister to stay in Gower Street?" he said to his partner.

"She wouldn't come."

"You might at any rate ask her."

"What good would it do?"

"Well; I don't know that it would do any good; but it wouldn't do any harm. Of course it's natural that she should wish to have friends about her; and it will only be natural too that she should marry some one."

"She may marry whom she pleases for me."

"She will marry whom she pleases; but I suppose you don't want to see her money go to the Balls."

"I shouldn't care a straw where her money went," said Thomas Mackenzie, "if I could only know that this sum which we have had from her was properly arranged. To tell you the truth, Rubb, I'm ashamed to look my sister in the face."

"That's nonsense. Her money is as right as the bank; and if in such matters as that brothers and sisters can't take liberties with each other, who the deuce can?"

"In matters of money nobody should ever take a liberty with anybody," said Mr. Mackenzie.

He knew, however, that a great liberty had been taken with his sister's money, and that his firm had no longer the power of providing her with the security which had been promised to her.



Mr. Mackenzie would take no steps, at his partner's instance, towards arresting his sister in London; but Mr. Rubb was more successful with Mrs. Mackenzie, with whom, during the last month or two, he had contrived to establish a greater intimacy than had ever previously existed between the two families. He had been of late a good deal in Gower Street, and Mrs. Mackenzie had found him to be a much pleasanter and better educated man than she had expected. Such was the language in which she expressed her praise of him, though I am disposed to doubt whether she herself was at all qualified to judge of the education of any man. He had now talked over the affairs of Margaret Mackenzie with her sister-in-law, and the result of that talking was that Mrs. Mackenzie wrote a letter to Littlebath, pressing Miss Mackenzie to stay a few days in Gower Street, on her way through London. She did this as well as she knew how to do it; but still there was that in the letter which plainly told an apt reader that there was no reality in the professions of affection made in it. Miss Mackenzie became well aware of the fact as she read her sister's words. Available hypocrisy is a quality very difficult of attainment; and of all hypocrisies, epistolatory hypocrisy is perhaps the most difficult. A man or woman must have studied the matter very thoroughly, or be possessed of great

natural advantages in that direction, who can so fill a letter with false expressions of affection, as to make any reader believe them to be true. Mrs. Mackenzie was possessed of no such skill.

“Believe her to be my affectionate sister-in-law! I won’t believe her to be anything of the kind,” Margaret so spoke of the writer to herself, when she had finished the letter; but, nevertheless, she answered it with kind language, saying that she could not stay in town as she passed through to the Cedars, but that she would pass one night in Gower Street when she called to pick up Susanna on her return home.

It is hard to say what pleasure she promised herself in going to the Cedars, or why she accepted that invitation. She had, in truth, liked neither the people nor the house, and had felt herself to be uncomfortable while she was there. I think she felt it to be a duty to force herself to go out among people who, though they were personally disagreeable to her, might be socially advantageous. If Sir John Ball had not been a baronet, the call to the Cedars would not have been so imperative on her. And yet she was not a tuft-hunter, nor a toady. She was doing what we all do,—endeavouring to choose her friends from the best of those who made overtures to her of friendship. If other things be equal, it is probable that a baronet will be more of a gentle-

man and a pleasanter fellow than a manufacturer of oilcloth. Who is there that doesn't feel that? It is true that she had tried the baronet, and had not found him very pleasant, but that might probably have been her own fault. She had been shy and stiff, and perhaps ill-mannered, or had at least accused herself of these faults; and therefore she resolved to go again.

She called with Susanna as she passed through London, and just saw her sister-in-law.

"I wish you could have stayed," said Mrs. Mackenzie.

"I will for one night, as I return, on the 10th of January," said Miss Mackenzie.

Mrs. Mackenzie could not understand what Mr. Rubb had meant by saying that that old maid was soft and pleasant, nor could she understand Susanna's love for her aunt. "I suppose men will put up with anything for the sake of money," she said to herself; "and as for children, the truth is, they'll love anybody who indulges them."

"Aunt is so kind," Susanna said. "She's always kind. If you wake her up in the middle of the night, she's kind in a moment. And if there's anything good to eat, it will make her eyes quite shine if she sees that anybody else likes it. I've known her sit for half an hour ever so uncomfortable, because she would not disturb the cat."

“Then she must be a fool, my dear,” said Mrs. Mackenzie.

“She isn’t a fool, mamma; I’m quite sure of that,” said Susanna.

Miss Mackenzie went on to the Cedars, and her mind almost misgave her in going there, as she was driven up through the dull brick lodges, which looked as though no paint had touched them for the last thirty years, up to the front door of the dull brick house, which bore almost as dreary a look of neglect as the lodges. It was a large brick house of three stories, with the door in the middle, and three windows on each side of the door, and a railed area with a kitchen below the ground. Such houses were built very commonly in the neighbourhood of London some hundred and fifty years ago, and they may still be pleasant enough to the eye if there be ivy over them, and if they be clean with new paint, and spruce with the outer care of gardeners and the inner care of housemaids; but old houses are often like old ladies, who require more care in their dressing than they who are younger. Very little care was given to the Cedars, and the place therefore always looked ill-dressed. On the right hand as you entered was the dining-room, and the three windows to the left were all devoted to the hall. Behind the dining-room was Sir John’s study, as he called it, and behind or beyond the hall was

the drawing-room, from which four windows looked out into the garden. This might have been a pretty room had any care been taken to make anything pretty at the Cedars. But the furniture was old, and the sofas were hard, and the tables were rickety, and the curtains which had once been red had become brown with the sun. The dinginess of the house had not struck Miss Mackenzie so forcibly when she first visited it, as it did now. Then she had come almost direct from Arundel Street, and the house in Arundel Street had itself been very dingy. Mrs. Stumfold's drawing-rooms were not dingy, nor were her own rooms in the Paragon. Her eye had become accustomed to better things, and she now saw at once how old were the curtains, and how lamentably the papers wanted to be renewed on the walls. She had, however, been drawn from the neighbouring station to the house in the private carriage belonging to the establishment, and if there was any sense of justice in her, it must be presumed that she balanced the good things with the bad.

But her mind misgave her, not because the house was outwardly dreary, but in fear of the inward dreariness of the people,—or in fear rather of their dreariness and pride combined. Old Lady Ball, though naturally ill-natured, was not ill-mannered, nor did she give herself any special



airs; but she knew that she was a baronet's wife, that she kept her carriage, and that it was an obligation upon her to make up for the poverty of her house by some little haughtiness of demeanour. There are women, high in rank, but poor in pocket, so gifted with the peculiar grace of aristocracy, that they show by every word spoken, by every turn of the head, by every step taken, that they are among the high ones of the earth, and that money has nothing to do with it. Old Lady Ball was not so gifted, nor had she just claim to such gifts. But some idea on the subject pervaded her mind, and she made efforts to be aristocratic in her poverty. Sir John was a discontented, cross old man, who had succeeded greatly in early life, having been for nearly twenty years in Parliament, but had fallen into adversity in his older days. The loss of that very money which his niece, Miss Mackenzie, was possessed, was, in truth, the one great misfortune which he deplored; but that misfortune had had ramifications and extensions with which the reader need not trouble himself; but which, altogether, connected as they were with certain liberal aspirations which he had entertained in early life, and certain political struggles made during his parliamentary career, induced him to regard himself as a sort of Prometheus. He had done much for the world, and the world in return had made him a



baronet without any money ! He was a very tall, thin, grey-haired, old man, stooping much, and worn with age, but still endowed with some strength of will, and great capability of making himself unpleasant. His son was a bald-headed, stout man, somewhat past forty, who was by no means without cleverness, having done great things as a young man at Oxford ; but in life he had failed. He was a director of certain companies in London, at which he used to attend, receiving his guinea for doing so, and he had some small capital,—some remnant of his father's trade wealth, which he nursed with extreme care, buying shares here and there, and changing his money about as his keen outlook into city affairs directed him. I do not suppose that he had much talent for the business, or he would have grown rich ; but a certain careful zeal carried him on without direct loss, and gave him perhaps five per cent. for his capital, whereas he would have received no more than four and a half had he left it alone and taken his dividends without troubling himself. As the difference did not certainly amount to a hundred a-year, it can hardly be said that he made good use of his time. His zeal deserved a better success. He was always thinking of his money ; excusing himself to himself and to others by the fact of his nine children. For myself I think that his children were no justification to him ;—as they

would have been held to be none, had he murdered and robbed his neighbours for their sake.

There had been a crowd of girls in the house when Miss Mackenzie had paid her former visit to the Cedars,—so many that she had carried away no remembrance of them as individuals. But at that time the eldest son, a youth now just of age, was not at home. This hope of the Balls, who was endeavouring to do at Oxford as his father had done, was now with his family, and came forward to meet his cousin as the old carriage was driven up to the door. Old Sir John stood within, in the hall, mindful of the winter air, and Lady Ball, a little mindful of her dignity, remained at the drawing-room door. Even though Miss Mackenzie had eight hundred a-year, and was nearly related to the Incharrow family, a further advance than the drawing-room door would be inexpedient; for the lady, with all her virtues, was still sister to the man who dealt in retail oilcloth in the New Road!

Miss Mackenzie thought nothing of this, but was well contented to be received by her hostess in the drawing-room.

“It’s a dull house to come to, my dear,” said Lady Ball; “but blood is thicker than water, they say, and we thought that perhaps you might like to be with your cousins at Christmas.”

“I shall like it very much,” said Miss Mackenzie.

"I suppose you must find it rather sad, living alone at Littlebath, away from all your people?"

"I have my niece with me, you know."

"A niece; have you? That's one of the girls from Gower Street, I suppose? It's very kind of you, and I dare say, very proper."

"But Littlebath is a very gay place, I thought," said John Ball, the third and youngest of the name. "We always hear of it at Oxford as being the most stunning place for parties anywhere near."

"I suppose you play cards every night of your life," said the baronet.

"No; I don't play cards," said Miss Mackenzie. "Many ladies do, but I'm not in that set."

"What set are you in?" said Sir John.

"I don't think I am in any set. I know Mr. Stumfold, the clergyman there, and I go to his house sometimes."

"Oh, ah; I see," said Sir John. "I beg your pardon for mentioning cards. I shouldn't have done it, if I had known that you were one of Mr. Stumfold's people."

"I am not one of Mr. Stumfold's people especially," she said, and then she went up-stairs.

The other John Ball came back from London just in time for dinner;—the middle one of the three, whom we will call Mr. Ball. He greeted his cousin very kindly, and then said a word or

two to his mother about shares. She answered him, assuming a look of interest in his tidings.

“I don’t understand it; upon my word, I don’t,” said he. “Some of them will burn their fingers before they’ve done. I don’t dare do it; I know that.”

In the evening, when John Ball,—or Jack, as he was called in the family,—had left the drawing-room, and the old man was alone with his son, they discussed the position of Margaret Mackenzie.

“You’ll find she has taken up with the religious people there,” said the father.

“It’s just what she would do,” said the son.

“They’re the greatest thieves going. When once they have got their eyes upon money, they never take them off again.”

“She’s not been there long enough yet to give any one a hold upon her.”

“I don’t know that, John; but, if you’ll take my advice you’ll find out the truth at once. She has no children and if you’ve made up your mind about it, you’ll do no good by delay.”

“She’s a very nice woman, in her way.”

“Yes, she’s nice enough. She’s not a beauty; eh, John? and she won’t set the Thames on fire.”

“I don’t wish her to do so; but I think she’d look after the girls, and do her duty.”

“I dare say; unless she has taken to run after prayer-meetings every hour of her life.”

“They don’t often do that after they’re married, sir.”

“Well; I know nothing against her. I never thought much of her brothers, and I never cared to know them. One’s dead now, and as for the other, I don’t suppose he need trouble you much. If you’ve made up your mind about it, I think you might as well ask her at once.” From all which it may be seen that Miss Mackenzie had been invited to the Cedars with a direct object on the part of Mr. Ball.

But though the old gentleman thus strongly advised instant action, nothing was done during Christmas week, nor had any hint been given up to the end of the year. John Ball, however, had not altogether lost his time, and had played the part of middle-aged lover better than might have been expected from one the whole tenor of whose life was so thoroughly unromantic. He did manage to make himself pleasant to Miss Mackenzie, and so far ingratiated himself with her that he won much of her confidence in regard to money matters.

“But that’s a very large sum of money?” he said to her one day as they were sitting together in his father’s study. He was alluding to the amount which she had lent to Messrs. Rubb and Mackenzie, and had become aware of the fact that as yet Miss Mackenzie held no security for

the loan. "Two thousand five hundred pounds is a very large sum of money."

"But I'm to get five per cent., John." They were first cousins, but it was not without some ceremonial difficulty that they had arrived at each other's Christian names.

"My dear Margaret, their word for five per cent. is no security. Five per cent. is nothing magnificent. A lady situated as you are should never part with her money without security;—never; but if she does, she should have more than five per cent."

"You'll find it's all right, I don't doubt," said Miss Mackenzie, who, however, was beginning to have little inward tremblings of her own.

"I hope so; but I must say, I think Mr. Slow has been much to blame. I do, indeed." Mr. Slow was the attorney who had for years acted for Walter Mackenzie and his father, and was now acting for Miss Mackenzie. "Will you allow me to go to him and see about it?"

"It has not been his fault. He wrote and asked me whether I would let them have it, before the papers were ready, and I said I would."

"But may I ask about it?"

Miss Mackenzie paused before she answered:

"I think you had better not, John. Remember that Tom is my own brother, and I should not



like to seem to doubt him. Indeed, I do not doubt him in the least,—nor yet Mr. Rubb.”

“I can assure you that it is a very bad way of doing business,” said the anxious lover.

By degrees she began to like her cousin John Ball. I do not at all wish the reader to suppose that she had fallen in love with that bald-headed, middle-aged gentleman, or that she even thought of him in the light of a possible husband; but she found herself to be comfortable in his company, and was able to make a friend of him. It is true that he talked to her more of money than of anything else; but then it was her money of which he talked, and he did it with an interest that could not but flatter her. He was solicitous about her welfare, gave her bits of advice, did one or two commissions for her in town, called her Margaret, and was kind and cousinly. The Cedars, she thought, was altogether more pleasant than she had found the place before. Then she told herself that on the occasion of her former visit she had not been there long enough to learn to like the place or the people. Now she knew them, and though she still dreaded her uncle and his cross sayings, and though that driving out with her aunt in the old carriage was tedious, she would have been glad to prolong her stay there, had she not bound herself to take Susanna back to the school at Littlebath on a certain day.

When that day came near,—and it did come very near before Mr. Ball spoke out,—they pressed her to prolong her stay. This was done by both Lady Ball and by her son.

“You might as well remain with us another fortnight,” said Lady Ball during one of these drives. It was the last drive which Miss Mackenzie had through the Twickenham lanes during that visit to the Cedars.

“I can’t do it, aunt, because of Susanna.”

“I don’t see that at all. You’re not to make yourself a slave to Susanna.”

“But I’m to make myself a mother to her as well as I can.”

“I must say you have been rather hasty, my dear. Suppose you were to change your mode of life, what would you do?”

Then Miss Mackenzie, blushing slightly in the obscure corner of the carriage as she spoke, explained to Lady Ball that clause in her agreement with her brother respecting the five hundred pounds.

“Oh, indeed,” said Lady Ball.

The information thus given had been manifestly distasteful, and the conversation was for a while interrupted; but Lady Ball returned to her request before they were again at home.

“I really do think you might stop, Margaret. Now that we have all got to know each other, it

will be a great pity that it all should be broken up."

"But I hope it won't be broken up, aunt."

"You know what I mean, my dear. When people live so far off, they can't see each other constantly; and now you are here, I think you might stay a little longer. I know there is not much attraction——"

"Oh, aunt, don't say that! I like being here very much."

"Then, why can't you stay? Write and tell Mrs. Tom that she must keep Susanna at home for another week or so. It can't matter."

To this Miss Mackenzie made no immediate answer.

"It is not only for myself I speak, but John likes having you here with his girls; and Jack is so fond of you; and John himself is quite different while you are here. Do stay!"

Saying which Lady Ball put out her hand caressingly on Miss Mackenzie's arm.

"I'm afraid I mustn't," said Miss Mackenzie, very slowly. "Much as I should like it, I'm afraid I mustn't do it. I've pledged myself to go back with Susanna, and I like to be as good as my word."

Lady Ball drew herself up.

"I never went so much out of my way to ask any one to stay in my house before," she said.

“ Dear aunt ! don’t be angry with me.”

“ Oh no ! I’m not angry. Here we are. Will you get out first ?”

Whereupon Lady Ball descended from the carriage, and walked into the house with a good deal of dignity.

“ What a wicked old woman she was !” virtuous readers will say ; “ what a wicked old woman to endeavour to catch that poor old maid’s fortune for her son !”

But I deny that she was in any degree a wicked old woman on that score. Why should not the two cousins marry, and do very well together with their joint means ? Lady Ball intended to make a baronet’s wife of her. If much was to be taken, was not much also to be given ?

“ You are going to stay, are you not ?” Jack said to her that evening, as he wished her good-night. She was very fond of Jack, who was a nice-looking, smooth-faced young fellow, idolized by his sisters over whom he tyrannized, and bullied by his grandfather, before whom he quaked.

“ I’m afraid not, Jack ; but you shall come and see me at Littlebath, if you will.”

“ I should like it, of all things ; but I do wish you’d stay : the house is so much nicer when you are in it !”

But of course she could not stay at the request of the young lad, when she had refused the request of the lad's grandmother.

After this she had one day to remain at the Cedars. It was a Thursday, and on the Friday she was to go to her brother's house on her way to Littlebath. On the Thursday morning Mr. Ball waylaid her on the staircase, as she came down to breakfast, and took her with him into the drawing-room. There he made his request, standing with her in the middle of the room.

"Margaret," he said, "must you go away and leave us?"

"I'm afraid I must, John," she said.

"I wish we could make you think better of it."

"Of course I should like to stay, but——"

"Yes, there's always a but. I should have thought that, of all people in the world, you were the one most able to do just what you please with your time."

"We have all got duties to do, John."

"Of course we have; but why shouldn't it be your duty to make your relations happy? If you could only know how much I like your being here!"

Had it not been that she did not dare to do that for the son which she had refused to the mother, I think that she would have given way.

As it was, she did not know how to yield, after having persevered so long.

“ You are all so kind,” she said, giving him her hand, “ that it goes to my heart to refuse you ; but I’m afraid I can’t. I do not wish to give my brother’s wife cause to complain of me.”

“ Then,” said Mr. Ball, speaking very slowly, “ I must ask this favour of you, that you will let me see you alone for half an hour after dinner this evening.”

“ Certainly,” said Miss Mackenzie.

“ Thank you, Margaret. After tea I will go into the study, and perhaps you will follow me.”



## CHAPTER VII.

## MISS MACKENZIE LEAVES THE CEDARS.

THERE was something so serious in her cousin's request to her, and so much of gravity in his mode of making it, that Miss Mackenzie could not but think of it throughout the day. On what subject did he wish to speak to her in so solemn and special a manner? An idea of the possibility of an offer no doubt crossed her mind and flattered her, but it did not do more than this; it did not remain fixed with her, or induce her to resolve what answer she would give if such offer were made. She was afraid to allow herself to think that such a thing could happen and put the matter away from her,—uneasily, indeed, but still with so much resolution as to leave her with a conviction that she need not give any consideration to such an hypothesis.

And she was not at a loss to suggest to herself another subject. Her cousin had learned something about her money which he felt himself bound to tell her, but which he would not

have told her now had she consented to remain at the Cedars. There was something wrong about the loan. This made her seriously unhappy, for she dreaded the necessity of discussing her brother's conduct with her cousin.

During the whole of the day Lady Ball was very courteous, but rather distant. Lady Ball had said to herself that Margaret would have stayed had she been in a disposition favourable to John Ball's hopes. If she should decline the alliance with which the Balls proposed to honour her, then Lady Ball was prepared to be very cool. There would be an ingratitude in such a proceeding after the open-armed affection which had been shown to her which Lady Ball could not readily bring herself to forgive. Sir John, once or twice during the day, took up his little sarcasms against her supposed religious tendencies at Littlebath.

"You'll be glad to get back to Mr. Stumfold," he said.

"I shall be glad to see him, of course," she answered, "as he is a friend."

"Mr. Stumfold has a great many lady friends at Littlebath," he continued.

"Yes, a great many," said Miss Mackenzie, understanding well that she was being bullied.

"What a pity that there can be only one Mrs. Stumfold," snarled the baronet; "it's often a wonder to me how women can be so foolish."

“And it’s often a wonder to me,” said Miss Mackenzie, “how gentlemen can be so ill-natured.”

She had plucked up her spirits of late, and had resented Sir John’s ill-humour.

At the usual hour Mr. Ball came home to dinner, and Miss Mackenzie, as soon as she saw him, again became fluttered. She perceived that he was not at his ease, and that made her worse. When he spoke to the girls he seemed hardly to mind what he was saying, and he greeted his mother without any whispered tidings as to the share-market of the day.

Margaret asked herself if it could be possible that anything was very wrong about her own money. If the worst came to the worst she could but have lost that two thousand five hundred pounds, and she would be able to live well enough without it. If her brother had asked her for it, she would have given it to him. She would teach herself to regard it as a gift, and then the subject would not make her unhappy.

They all came down to dinner, and they all went in to tea, and the tea-things were taken away, and then John Ball arose. During tea-time neither he nor Miss Mackenzie had spoken a word, and when she got up to follow him, there was a solemnity about the matter which ought to have been ludicrous to any of those remaining, who might chance to know what was about to

happen. It must be supposed that Lady Ball at any rate did know, and when she saw her middle-aged niece walk slowly out of the room after her middle-aged son, in order that a love proposal might be made from one to the other with advantage, she must, I should think, have perceived the comic nature of the arrangement. She went on, however, very gravely with her knitting, and did not even make an attempt to catch her husband's eye.

"Margaret," said John Ball, as soon as he had shut the study door;—"but, perhaps, you had better sit down."

Then she sat down, and he came and seated himself opposite to her;—opposite her, but not so close as to give him any of the advantages of a lover.

"Margaret, I don't know whether you have guessed the subject on which I wish to speak to you; but I wish you had."

"Is it about the money?" she asked.

"The money! What money? The money you have lent to your brother? Oh, no."

Then, at that moment, Margaret did, I think, guess.

"It's not at all about the money," he said, and then he sighed.

He had at one time thought of asking his mother to make the proposition for him, and now he wished that he had done so.

“No, Margaret, it’s something else that I want to say. I believe you know my condition in life pretty accurately.”

“In what way, John?”

“I am a poor man; considering my large family, a very poor man. I have between eight and nine hundred a year, and when my father and mother are both gone, I shall have nearly as much more; but I have nine children, and as I must keep up something of a position, I have a hard time of it sometimes, I can tell you.”

Here he paused, as though he expected her to say something; but she had nothing to say, and he went on.

“Jack is at Oxford, as you know, and I wish to give him any chance that a good education may afford. It did not do much for me, but he may be more lucky. When my father is dead, I think I shall sell this place; but I have not quite made up my mind about that;—it must depend on circumstances. As for the girls, you see that I do what I can to educate them.”

“They seem to me to be brought up very nicely; nothing could be better.”

“They are good girls, very good girls, and so is Jack a very good fellow.”

“I love Jack dearly,” said Miss Mackenzie, who had already come to a half-formed resolution that Jack Ball should be heir to half her fortune,

her niece Susanna being heiress to the other half.

“Do you? I’m so glad of that.” And there was actually a tear in the father’s eye.

“And so I do the girls,” said Margaret. “It’s something so nice to feel that one has people really belonging to one that one may love. I hope they’ll know Susanna some day, for she’s a very nice girl,—a very dear girl.”

“I hope they will,” said Mr. Ball; but there was not much enthusiasm in the expression of this hope.

Then he got up from his chair, and took a turn across the room. “The truth is, Margaret, that there’s no use in my beating about the bush. I sha’n’t say what I’ve got to say a bit the better for delaying it. I want you to be my wife, and to be a mother to those children. I like you better than any woman I’ve seen since I lost Rachel, but I shouldn’t dare to make you such an offer if you had not money of your own. I could not marry unless my wife had money, and I would not marry any woman unless I felt I could love her;—not if she had ever so much. There! now you know it all. I suppose I have not said it as I ought to do, but if you’re the woman I take you for that won’t make much difference.”

For my part I think that he said what he had to say very well. I do not know that he could



have done it much better. I do not know that any other form of words would have been more persuasive to the woman he was addressing. Had he said much of his love, or nothing of his poverty; or had he omitted altogether any mention of her wealth, her heart would have gone against him at once. As it was he had produced in her mind such a state of doubt, that she was unable to answer him on the moment.

"I know," he went on to say, "that I haven't much to offer you." He had now seated himself again, and as he spoke he looked upon the ground.

"It isn't that, John," she answered; "you have much more to give than I have a right to expect."

"No," he said. "What I offer you is a life of endless trouble and care. I know all about it myself. It's all very well to talk of a competence and a big house, and if you were to take me, perhaps we might keep the old place on and furnish it again, and my mother thinks a great deal about the title. For my part I think it's only a nuisance when a man has not got a fortune with it, and I don't suppose it will be any pleasure to you to be called Lady Ball. You'd have a life of fret and worry, and would not have half so much money to spend as you have now. I know all that, and have thought a deal about it before I could bring myself to speak to you. But, Margaret, you would have duties which would, I

think, in themselves, have a pleasure for you. You would know what to do with your life, and would be of inestimable value to many people who would love you dearly. As for me, I never saw any other woman whom I could bring myself to offer as a mother to my children." All this he said looking down at the floor, in a low, dull, droning voice, as though every sentence spoken were to have been the last. Then he paused, looked into her face for a moment, and after that, allowed his eyes again to fall on the ground.

Margaret was, of course, aware that she must make him some answer, and she was by no means prepared to give him one that would be favourable. Indeed, she thought she knew that she could not marry him, because she felt that she did not love him with affection of the sort which would be due to a husband. She told herself that she must refuse his offer. But yet she wanted time, and above all things, she wished to find words which would not be painful to him. His dull droning voice, and the honest recital of his troubles, and of her troubles if she were to share his lot, had touched her more nearly than any vows of love would have done. When he told her of the heavy duties which might fall to her lot as his wife, he almost made her think that it might be well for her to marry him, even though she did not love him. "I hardly know how to

answer you, you have taken me so much by surprise," she said.

"You need not give me an answer at once," he replied; "you can think of it." As she did not immediately say anything, he presumed that she assented to this proposition. "You won't wonder now," he said, "that I wished you to stay here, or that my mother wished it."

"Does Lady Ball know?" she asked.

"Yes, my mother does know."

"What am I to say to her?"

"Shall I tell you, Margaret, what to say? Put your arms round her neck, and tell her that you will be her daughter."

"No, John; I cannot do that; and perhaps I ought to say now that I don't think it will ever be possible. It has all so surprised me, that I haven't known how to speak; and I am afraid I shall be letting you go from me with a false idea. Perhaps I ought to say at once that it cannot be."

"No, Margaret, no. It is much better that you should think of it. No harm can come of that."

"There will be harm if you are disappointed."

"I certainly shall be disappointed if you decide against me; but not more violently so, if you do it next week than if you do it now. But I do hope that you will not decide against me."

"And what am I to do?"

“ You can write to me from Littlebath.”

“ And how soon must I write ?”

“ As soon as you can make up your mind But, Margaret, do not decide against me too quickly. I do not know that I shall do myself any good by promising you that I will love you tenderly.” So saying he put out his hand, and she took it ; and they stood there looking into each other’s eyes, as young lovers might have done ;—as his son might have looked into those of her daughter, had she been married young and had children of her own. In the teeth of all those tedious money dealings in the city there was some spice of romance left within his bosom yet !

But how was she to get herself out of the room ? It would not do for such a Juliet to stay all the night looking into the eyes of her ancient Romeo. And how was she to behave herself to Lady Ball, when she should again find herself in the drawing-room, conscious as she was that Lady Ball knew all about it ? And how was she to conduct herself before all those young people whom she had left there ? And her proposed father-in-law, whom she feared so much, and in truth disliked so greatly ;—would he know all about it, and thrust his ill-natured jokes at her ? Her lover should have opened the door for her to pass through ; but instead of doing so, as soon as she had withdrawn her hand from his, he placed himself on the rug,

and leaned back in silence against the chimney-piece.

"I suppose it wouldn't do," she said, "for me to go off to bed without seeing them."

"I think you had better see my mother," he replied, "else you will feel awkward in the morning."

Then she opened the door for herself, and with frightened feet crept back to the drawing-room. She could hardly bring herself to open the second door; but when she had done so, her heart was greatly released, as, looking in, she saw that her aunt was the only person there.

"Well, Margaret," said the old lady, walking up to her; "well?"

"Dear aunt, I don't know what I am to say to you. I don't know what you want."

"I want you to tell me that you have consented to become John's wife."

"But I have not consented. Think how sudden it has been, aunt!"

"Yes, yes; I can understand that. You could not tell him at once that you would take him; but you won't mind telling me."

"I would have told him so in an instant, if I had made up my mind. Do you think I would wish to keep him in suspense on such a matter? If I could have felt that I could love him as his wife, I would have told him so instantly,—instantly."

“And why not love him as his wife;—why not?” Lady Ball, as she asked the question, was almost imperious in her eagerness.

“Why not, aunt? It is not easy to answer such a question as that. A woman, I suppose, can’t say why she doesn’t love a man, nor yet why she does. You see, it’s so sudden. I hadn’t thought of him in that way.”

“You’ve known him now for nearly a year, and you’ve been in the house with him for the last three weeks. If you haven’t seen that he has been attached to you, you are the only person in the house that has been so blind.”

“I haven’t seen it at all, aunt.”

“Perhaps you are afraid of the responsibility,” said Lady Ball.

“I should fear it, certainly; but that alone would not deter me. I would endeavour to do my best.”

“And you don’t like living in the same house with me and Sir John.”

“Indeed, yes; you are always good to me; and as to my uncle, I know he does not mean to be unkind. I should not fear that.”

“The truth is, I suppose, Margaret, that you do not like to part with your money.”

“That’s unjust, aunt. I don’t think I care more for my money than another woman.”

“Then what is it? He can give you a position



in the world higher than any you could have had a hope to possess. As Lady Ball you will be equal in all respects to your own far-away cousin, Lady Mackenzie."

"That has nothing to do with it, aunt."

"Then what is it?" asked Lady Ball again. "I suppose you have no absolute objection to be a baronet's wife."

"Suppose, aunt, that I do not love him?"

"Pshaw!" said the old woman.

"But it isn't pshaw," said Miss Mackenzie. "No woman ought to marry a man unless she feels that she loves him."

"Pshaw!" said Lady Ball again.

They had both been standing; and as everybody else was gone, Miss Mackenzie had determined that she would go off to bed without settling herself in the room. So she prepared herself for her departure.

"I'll say good-night now, aunt. I've still some of my packing to do, and I must be up early."

"Don't be in a hurry, Margaret. I want to speak to you before you leave us, and I shall have no other opportunity. Sit down, won't you?"

Then Miss Mackenzie seated herself, most unwillingly.

"I don't know that there is anyone nearer to you than I am, my dear; at any rate, no woman;

and therefore I can say more than any other person. When you talk of not loving John, does that mean,—does it mean that you are engaged to anyone else?”

“No, it does not.”

“And it does not mean that there is anyone else whom you are thinking of marrying?”

“I am not thinking of marrying anyone.”

“Or that you love any other man?”

“You are cross-questioning me, aunt, more than is fair.”

“Then there is some one?”

“No, there is nobody. What I say about John I don’t say through any feeling for anybody else.”

“Then, my dear, I think that a little talk between you and me may make this matter all right. I’m sure you don’t doubt John when he says that he loves you very dearly. As for your loving him, of course that would come. It is not as if you two were two young people, and that you wanted to be billing and cooing. Of course you ought to be fond of each other, and like each other’s company; and I have no doubt that you will. You and I would, of course, be thrown very much together, and I’m sure I’m very fond of you. Indeed, Margaret, I have endeavoured to show that I am.”

“You’ve been very kind, aunt.”

“ Therefore, as to your loving him, I really don’t think there need be any doubt about that. Then, my dear, as to the other part of the arrangement,—the money and all that. If you were to have any children, your own fortune would be settled on them ; at least, that could be arranged, if you required it ; though, as your fortune all came from the Balls, and is the very money with which the title was intended to be maintained, you probably would not be very exacting about that. Stop a moment, my dear, and let me finish before you speak. I want you particularly to think of what I say, and to remember that all your money did come from the Balls. It has been very hard upon John ; you must feel that. Look at him, with his heavy family, and how he works for them !”

“ But my uncle Jonathan died and left his money to my brothers before John was married. It is twenty-five years ago.”

“ Well I remember it, my dear ! John was just engaged to Rachel, and the marriage was put off because of the great cruelty of Jonathan’s will. Of course I am not blaming you.”

“ I was only ten years old, and uncle Jonathan did not leave me a penny. My money came to me from my brother ; and, as far as I can understand, it is nearly double as much as he got from Sir John’s brother.”

“That may be; but John would have doubled it quite as readily as Walter Mackenzie. What I mean to say is this, that as you have the money which in the course of nature would have come to John, and which would have been his now if a great injustice had not been done——”

“It was done by a Ball, and not by a Mackenzie.”

“That does not alter the case in the least. Your feelings should be just the same, in spite of that. Of course the money is yours, and you can do what you like with it. You can give it to young Mr. Samuel Rubb, if you please.” Stupid old woman! “But I think you must feel that you should repair the injury which was done, as it is in your power to do so. A fine position is offered you. When poor Sir John goes, you would become Lady Ball, and be the mistress of this house, and have your own carriage.” Terribly stupid old woman! “And you would have friends and relatives always round you, instead of being all alone at such a place as Littlebath which must, I should say, be very sad. Of course there would be duties to perform to the dear children; but I don’t think so ill of you, Margaret, as to suppose for an instant that you would shrink from that. Stop one moment, my dear, and I shall have done. I think I have said all now; but I can well understand that when

John spoke to you, you could not immediately give him a favourable answer. It was much better to leave it till to-morrow. But you can't have any objection to speaking out to me, and I really think you might make me happy by saying that it shall be as I wish."

It is astonishing the harm that an old woman may do when she goes well to work, and when she believes she can prevail by means of her own peculiar eloquence. Lady Ball had so trusted to her own prestige, to her own ladyship, to her own carriage and horses, and to the rest of it, and had also so misjudged Margaret's ordinary mild manner, that she had thought to force her niece into an immediate acquiescence by her mere words. The result, however, was exactly the contrary to this. Had Miss Mackenzie been left to herself after the interview with Mr. Ball, had she gone up-stairs to sleep upon his proposal, without any disturbance to those visions of sacrificial duty which his plain statement had produced, had she been allowed to leave the house and think over it all without any other argument to her than those which he had used, I think that she would have accepted him. But now she was up in arms against the whole thing. Her mind, clear as it was, was hardly lucid enough to allow of her separating the mother and son at this moment. She was claimed as a wife into the family because

they thought that they had a right to her fortune; and the temptations offered, by which they hoped to draw her into her duty, were a beggarly title and an old coach! No! The visions of sacrificial duty were all dispelled. There was doubt before, but now there was no doubt.

“I think I will go to bed, aunt,” she said very calmly, “and I will write to John from Little-bath.”

“And cannot you put me out of my suspense?”

“If you wish it, yes. I know that I must refuse him. I wish that I had told him so at once, as then there would have been an end of it.”

“You don’t mean that you have made up your mind?”

“Yes, aunt, I do. I should be wrong to marry a man that I do not love; and as for the money, aunt, I must say that I think you are mistaken.”

“How mistaken?”

“You think that I am called upon to put right some wrong that you think was done you by Sir John’s brother. I don’t think that I am under any such obligation. Uncle Jonathan left his money to his sister’s children instead of to his brother’s children. If his money had come to John, you would not have admitted that we had any claim, because we were nephews and nieces.”

“The whole thing would have been different.”



“Well, aunt, I am very tired, and if you’ll let me, I’ll go to bed.”

“Oh, certainly.”

Then, with anything but warm affection, the aunt and niece parted, and Miss Mackenzie went to her bed with a firm resolution that she would not become Lady Ball.

It had been arranged for some time back that Mr. Ball was to accompany his cousin up to London by the train; and though under the present circumstances that arrangement was not without a certain amount of inconvenience, there was no excuse at hand for changing it. Not a word was said at breakfast as to the scenes of last night. Indeed, no word could very well have been said, as all the family was present, including Jack and the girls. Lady Ball was very quiet, and very dignified; but Miss Mackenzie perceived that she was always called “Margaret,” and not “my dear,” as had been her aunt’s custom. Very little was said by any one, and not a great deal was eaten.

“Well; when are we to see you back again?” said Sir John, as Margaret arose from her chair on being told that the carriage was there.

“Perhaps you and my aunt will come down some day and see me at Littlebath?” said Miss Mackenzie.

"No ; I don't think that's very likely," said Sir John.

Then she kissed all the children, till she came to Jack.

"I'm going to kiss you, too," she said to him.

"No objection in life," said Jack ; "I shan't complain about that."

"You'll come and see me at Littlebath?" said she.

"That I will, if you'll ask me."

Then she put up her face to her aunt, and Lady Ball permitted her cheek to be touched. Lady Ball was still not without hope, but she thought that the surest way was to assume a high dignity of demeanour, and to exhibit a certain amount of displeasure. She still believed that Margaret might be frightened into the match.

It was but a mile and a half to the station, and for that distance Mr. Ball and Margaret sat together in the carriage. He said nothing to her as to his proposal till the station was in view, and then only a word.

"Think well of it, Margaret, if you can."

"I fear I cannot think well of it," she answered. But she spoke so low, that I doubt whether he completely heard her words. The train up to London was nearly full, and there he had no opportunity of speaking to her. But he desired no such opportunity. He had said all that he

had to say, and was almost well pleased to know that a final answer was to be given to him, not personally, but by letter. His mother had spoken to him that morning, and had made him understand that she was not well pleased with Margaret; but she had said nothing to quench her son's hopes.

"Of course she will accept you," Lady Ball had said, "but women like her never like to do anything without making a fuss about it."

"To me, yesterday, I thought she behaved admirably," said her son.

At the station in London he put her into the cab that was to take her to Gower Street, and as he shook hands with her through the window, he once more said the same words:

"Think well of it, Margaret, if you can."

## CHAPTER VIII.

## MRS. TOM MACKENZIE'S DINNER PARTY.

MRS. TOM was ever so gracious on the arrival of her sister-in-law, but even in her graciousness there was something which seemed to Margaret to tell of her dislike. Near relatives, when they are on good terms with each other, are not gracious. Now, Mrs. Tom, though she was ever so gracious, was by no means cordial. Susanna, however, was delighted to see her aunt, and Margaret, when she felt the girl's arms round her neck, declared to herself that that should suffice for her ;— that should be her love, and it should be enough. If indeed, in after years, she could make Jack love her too, that would be better still. Then her mind went to work upon a little marriage scheme that would in due time make a baronet's wife of Susanna. It would not suit her to become Lady Ball, but it might suit Susanna.

"We are going to have a little dinner party, to-day," said Mrs. Tom.

"A dinner party," said Margaret, "I didn't look for that, Sarah."

"Perhaps I ought not to call it a party, for there are only one or two coming. There's Dr. Slumpy and his wife ; I don't know whether you ever met Dr. Slumpy. He has attended us for ever so long ; and there is Miss Colza, a great friend of mine. Mademoiselle Colza I ought to call her, because her father was a Portuguese. Only, as she never saw him, we call her Miss. And there's Mr. Rubb,—Samuel Rubb, junior. I think you met him at Littlebath."

"Yes ; I know Mr. Rubb."

"That's all ; and I might as well say how it will be now. Mr. Rubb will take you down to dinner. Tom will take Mrs. Slumpy, and the doctor will take me. Young Tom"—Young Tom was her son, who was now beginning his career at Rubb and Mackenzie's—"Young Tom will take Miss Colza, and Mary Jane and Susanna will come down by themselves. We might have managed twelve, and Tom did think of asking Mr. Handcock and one of the other clerks, but he did not know whether you would have liked it."

"I should not have minded it. That is, I should have been very glad to meet Mr. Handcock, but I don't care about it."

"That's just what we thought, and therefore we did not ask him. You'll remember, won't you, that Mr. Rubb takes you down?"

After that Miss Mackenzie took her nieces to

the Zoological Gardens, leaving Mary Jane at home to assist her mother in the cares for the coming festival, and thus the day wore itself away till it was time for them to prepare themselves for the party.

Miss Colza was the first to come. She was a young lady somewhat older than Miss Mackenzie; but the circumstances of her life had induced her to retain many of the propensities of her girlhood. She was as young looking as curls and pink bows could make her, and was by no means a useless guest at a small dinner party, as she could chatter like a magpie. Her claims to be called "Mademoiselle" were not very strong, as she had lived in Finsbury Square all her life. Her father was connected in trade with the Rubb and Mackenzie firm, and dealt, I think, in oil. She was introduced with great ceremony, and having heard that Miss Mackenzie lived at Littlebath, went off at score about the pleasures of that delicious place.

"I do so hate London, Miss Mackenzie."

"I lived here all my life, and I can't say I liked it."

"It is such a crowd, isn't it? and yet so dull. Give me Brighton! We were down for a week in November, and it was nice."

"I never saw Brighton."

"Oh, do go to Brighton. Everybody goes.



there now; you really do see the world at Brighton. Now, in London one sees nothing."

Then came in Mr. Rubb, and Miss Colza at once turned her attention to him. But Mr. Rubb shook Miss Colza off almost unceremoniously, and seated himself by Miss Mackenzie. Immediately afterwards arrived the doctor and his wife. The doctor was a very silent man, and as Tom Mackenzie himself was not given to much talking, it was well that Miss Colza should be there. Mrs. Slumpy could take her share in conversation with an effort, when duly assisted; but she could not lead the van, and required more sprightly aid than her host was qualified to give her. Then there was a whisper between Tom and Mrs. Tom, and the bell was rung, and the dinner was ordered. Seven had been the time named, and a quarter past seven saw the guests assembled in the drawing-room. A very dignified person in white cotton gloves had announced the names, and the same dignified person had taken the order for dinner. The dignified person had then retreated down-stairs slowly, and what was taking place for the next half-hour poor Mrs. Mackenzie, in the agony of her mind, could not surmise. She longed to go and see, but did not dare. Even for Dr. Slumpy, or even for his wife, had they been alone with her, she would not have cared much. Miss Colza she could have treated with

perfect indifference,—could even have taken her down into the kitchen with her. Rubb, her own junior partner, was nothing, and Miss Mackenzie was simply her sister-in-law. But together they made a party. Moreover, she had on her best and stiffest silk gown, and so armed she could not have been effective in the kitchen. And so came a silence for some minutes, in spite of the efforts of Miss Colza. At last the hostess plucked up her courage to make a little effort.

“Tom,” she said, “I really think you had better ring again.”

“It will all be right, soon,” said Tom, considering that upon the whole it would be better not to disturb the gentleman down-stairs just yet.

“Upon my word, I never felt it so cold in my life as I did to-day,” he said, turning upon Dr. Slumpy, for the third time with that remark.

“Very cold,” said Dr. Slumpy, pulling out his watch and looking at it.

“I really think you’d better ring the bell,” said Mrs. Tom.

Tom, however, did not stir, and after another period of five minutes dinner was announced. It may be as well, perhaps, to explain that the soup had been on the table for the last quarter of an hour or more, but that after placing the tureen on the table, the dignified gentleman down stairs had come to words with the cook, and had refused to go

on further with the business of the night until that ill-used woman acceded to certain terms of his own in reference to the manner in which the foods should be served. He had seen the world, and had lofty ideas, and had been taught to be a tyrant by the weakness of those among whom his life was spent. The cook had alleged that the dinner, as regarded the eating of it, would certainly be spoilt. As to that, he had expressed a mighty indifference. If he was to have any hand in them, things were to be done according to certain rules, which, as he said, prevailed in the world of fashion. The cook, who had a temper and who regarded her mistress, stood out long and boldly, but when the housemaid, who was to assist Mr. Grandairs up-stairs, absolutely deserted her, and sitting down began to cry, saying: "Sairey, why don't you do as he tells you? what signifies its being greasy if it hain't never to go hup?" Then Sarah's courage gave way, and Mr. Grandairs, with all the conqueror in his bosom, announced that dinner was served.

It was a great relief. Even Miss Colza's tongue had become silent, and Mr. Rubb had found himself unable to carry on any further small talk with Miss Mackenzie. The minds of men and women become so tuned to certain positions, that they go astray and won't act when those positions are confused. Almost every man

can talk for fifteen minutes, standing in a drawing-room, before dinner; but where is the man who can do it for an hour? It is not his appetite that impedes him, for he could well have borne to dine at eight instead of seven; nor is it that matter lacks him, for at other times his eloquence does not cease to flow so soon. But at that special point of the day he is supposed to talk for fifteen minutes, and if any prolonged call is then made upon him, his talking apparatus falls out of order and will not work. You can sit still on a Sunday morning, in the cold, on a very narrow bench, with no comfort appertaining, and listen for half an hour to a rapid outflow of words, which, for any purpose of instruction or edification, are absolutely useless to you. The reading to you of the "*Quæ genus*," or "*As in præsentî*," could not be more uninteresting. Try to undergo the same thing in your own house on a Wednesday afternoon, and see where you will be. To those ladies and gentlemen who had been assembled in Mrs. Mackenzie's drawing-room this prolonged waiting had been as though the length of the sermon had been doubled, or as if it had fallen on them at some unexpected and authorized time.

But now they descended, each gentleman taking his allotted lady, and Miss Colza's voice was again heard. At the bottom of the stairs,

just beyond the dining-room door, stood the tyrant, looking very great, repressing with his left hand the housemaid, who was behind him. She having observed Sarah at the top of the kitchen stairs telegraphing for assistance, had endeavoured to make her way to her friend while Tom Mackenzie and Mrs. Slumpy were still upon the stairs; but the tyrant, though he had seen the cook's distress, had refused, and sternly kept the girl a prisoner behind him. Ruat dinner, fiat genteel deportment.

The order of the construction of the dinner was no doubt à la Russe; and why should it not have been so, as Tom Mackenzie either had or was supposed to have as much as eight hundred a year? But I think it must be confessed that the architecture was in some degree composite. It was à la Russe, because in the centre there was a green arrangement of little boughs with artificial flowers fixed on them, and because there were figs and raisins, and little dishes with dabs of preserve on them, all around the green arrangement; but the soups and fish were on the table, as was also the wine, though it was understood that no one was to be allowed to help himself or his neighbour to the contents of the bottles. When Dr. Slumpy once made an attempt at the sherry, Grandairs was down upon him instantly, although laden at the time with both potatoes and



sea-kale ; after that he went round and frowned at Dr. Slumpy, and Dr. Slumpy understood the frown.

That the soup should be cold, everybody no doubt expected. It was clear soup, made chiefly of Marsala, and purchased from the pastrycook's in Store Street. Grandairs, no doubt, knew all about it, as he was connected with the same establishment. The fish,—Mrs. Mackenzie had feared greatly about her fish, having necessarily trusted its fate solely to her own cook,—was very ragged in its appearance, and could not be very warm ; the melted butter too was thick and clotted, and was brought round with the other condiments too late to be of much service ; but still the fish was eatable, and Mrs. Mackenzie's heart, which had sunk very low as the unconsumed soup was carried away, rose again in her bosom. Poor woman ! she had done her best, and it was hard that she should suffer. One little effort she made at the moment to induce Elizabeth to carry round the sauce, but Grandairs had at once crushed it ; he had rushed at the girl and taken the butter-boat from her hand. Mrs. Mackenzie had seen it all ; but what could she do, poor soul ?

The thing was badly managed in every way. The whole hope of conversation round the table depended on Miss Colza, and she was deeply



offended by having been torn away from Mr. Rubb. How could she talk seated between the two Tom Mackenzies? From Dr. Slumpy Mrs. Mackenzie could not get a word. Indeed, with so great a weight on her mind, how could she be expected to make any great effort in that direction? But Mr. Mackenzie might have done something, and she resolved that she would tell him so before he slept that night. She had slaved all day in order that he might appear respectable before his own relatives, at the bottom of his own table,—and now he would do nothing! “I believe he is thinking of his own dinner!” she said to herself. If her accusation was just his thoughts must have been very sad.

In a quiet way Mr. Rubb did talk to his neighbour. Up-stairs he had spoken a word or two about Littlebath, saying how glad he was that he had been there. He should always remember Littlebath as one of the pleasantest places he had ever seen. He wished that he lived at Littlebath; but then what was the good of his wishing anything, knowing as he did that he was bound for life to Rubb and Mackenzie’s counting-house.

“And you will earn your livelihood there,” Miss Mackenzie had replied.

“Yes; and something more than that, I hope. I don’t mind telling you,—a friend like you,—

that I will either spoil a horn, or make a spoon. I won't go on in the old groove, which hardly gives any of us salt to our porridge. If I understand anything of English commerce, I think I can see my way to better things than that." Then the period of painful waiting had commenced, and he was unable to say anything more.

That had been up-stairs. Now below, amidst all the troubles of Mrs. Mackenzie and the tyranny of Grandairs, he began again :

"Do you like London dinner parties?"

"I never was at one before."

"Never at one before! I thought you had lived in London all your life."

"So I have; but we never used to dine out. My brother was an invalid."

"And do they do the thing well at Little-bath?"

"I never dined out there. You think it very odd, I dare say, but I never was at a dinner party in my life,—not before this."

"Don't the Balls see much company?"

"No, very little; none of that kind."

"Dear me. It comes so often to us here that we get tired of it. I do, at least. I'm not always up to this kind of thing. Champagne,—if you please. Miss Mackenzie, you will take some champagne?"

Now had come the crisis of the evening, the moment that was all important, and Grandairs was making his round in all the pride of his vocation. But Mrs. Mackenzie was by no means so proud at the present conjuncture of affairs. There was but one bottle of champagne. "So little wine is drank now, that, what is the good of getting more? Of course the children won't have it." So she had spoken to her husband. And who shall blame her or say where economy ends, or where meanness begins? She had wanted no champagne herself, but had wished to treat her friends well. She had seized a moment after Grandairs had come, and Mrs. Slumpy was not yet there, to give instructions to the great functionary.

"Don't mind me with the champagne, nor yet Mr. Tom, nor the young ladies."

Thus she had reduced the number to six, and had calculated that the bottle would certainly be good for that number, with probably a second glass for the doctor and Mr. Rubb. But Grandairs had not condescended to be put out of his way by such orders as these. The bottle had first come to Miss Colza, and then Tom's glass had been filled, and Susanna's,—through no fault of theirs, innocent bairns, "but on purpose!" as Mrs. Mackenzie afterwards declared to her husband when speaking of the man's iniquity. And

I think it had been done on purpose. The same thing occurred with Mary Jane,—till Mrs. Mackenzie, looking on, could have cried. The girl's glass was filled full, and she did give a little shriek at last. But what availed shrieking? When the bottle came round behind Mrs. Mackenzie back to Dr. Slumpy, it was dry, and the wicked wretch held the useless nozzle triumphantly over the doctor's glass.

"Give me some sherry, then," said the doctor.

The little dishes which had been brought round after the fish, three in number,—and they in the proper order of things should have been spoken of before the champagne,—had been in their way successful. They had been so fabricated, that all they who attempted to eat of their contents became at once aware that they had got hold of something very nasty, something that could hardly have been intended by Christian cooks as food for men; but, nevertheless, there had been something of glory attending them. Little dishes require no concomitant vegetables, and therefore there had been no scrambling. Grandairs brought one round after the other with much majesty, while Elizabeth stood behind looking on in wonder. After the second little dish Grandairs changed the plates, so that it was possible to partake of two, a feat which was performed by Tom Mackenzie the younger. At this period

Mrs. Mackenzie, striving hard for equanimity, attempted a word or two with the doctor. But immediately upon that came the affair of the champagne, and she was crushed, never to rise again.

Mr. Rubb at this time had settled down into so pleasant a little series of whispers with his neighbour, that Miss Colza resolved once more to exert herself, not with the praiseworthy desire of assisting her friend Mrs. Mackenzie, but with malice prepense in reference to Miss Mackenzie.

Miss Mackenzie seemed to be having "a good time" with her neighbour Samuel Rubb, junior, and Miss Colza, who was a woman of courage, could not see that and not make an effort. It cannot be told here what passages there had been between Mr. Rubb and Miss Colza. That there had absolutely been passages I beg the reader to understand. "Mr. Rubb," she said, stretching across the table, "do you remember when, in this very room, we met Mr. and Mrs. Talbot Green?"

"Oh yes, very well," said Mr. Rubb, and then turning to Miss Mackenzie, he went on with his little whispers.

"Mr. Rubb," continued Miss Colza, "does anybody put you in mind of Mrs. Talbot Green?"

"Nobody in particular. She was a thin, tall, plain woman, with red hair, wasn't she? Who ought she to put me in mind of?"

"Oh dear! how can you forget so? That wasn't her looks at all. We all agreed that she was quite interesting-looking. Her hair was just fair, and that was all. But I shan't say anything more about it."

"But who do you say is like her?"

"Miss Colza means Aunt Margaret," said Mary Jane.

"Of course I do," said Miss Colza. "But Mrs. Talbot Green was not at all the person that Mr. Rubb has described; we all thought her very nice-looking. Mr. Rubb, do you remember how you would go on talking to her, till Mr. Talbot Green did not like it at all?"

"No, I don't."

"Oh, but you did; and you always do."

Then Miss Colza ceased, having finished that effort. But she made others from time to time as long as they remained in the dining-room, and by no means gave up the battle. There are women who can fight such battles when they have not an inch of ground on which to stand.

After the little dishes there came, of course, a saddle of mutton, and equally, of course, a pair of boiled fowls. There was also a tongue; but the à la Russe construction of the dinner was maintained by keeping the tongue on the sideboard, while the mutton and chickens were put down to be carved in the ordinary way. The ladies all par-



took of the chicken, and the gentlemen all of the mutton. The arrangement was very tedious, as Dr. Slumpy was not as clever with the wings of the fowls as he perhaps would have been had he not been defrauded in the matter of the champagne ; and then every separate plate was carried away to the sideboard with reference to the tongue. Currant jelly had been duly provided, and if Elizabeth had been allowed to dispense it, might have been useful. But Grandairs was too much for the jelly, as he had been for the fish-sauce, and Dr. Slumpy in vain looked up, and sighed, and waited. A man in such a condition measures the amount of cold which his meat may possibly endure against the future coming of the potatoes, till he falls utterly to the ground between two stools. So was it now with Dr. Slumpy. He gave one last sigh as he saw the gravy congeal upon his plate, but, nevertheless, he had finished the unpalatable food before Grandairs had arrived to his assistance.

Why tell of the ruin, of the maccaroni, of the fine-coloured pyramids of shaking sweet things which nobody would eat, and by the non-consumption of which nothing was gained, as they all went back to the pastrycook's,—or of the ice-puddings flavoured with onions ? It was all misery, wretchedness, and degradation. Grandairs was king, and Mrs. Mackenzie was the lowest of his

slaves. And why? Why had she done this thing? Why had she, who, to give her due, generally held her own in her own house pretty firmly,—why had she lowered her neck and made a wretched thing of herself? She knew that it would be so when she first suggested to herself the attempt. She did it for fashion's sake, you will say. But there was no one there who did not as accurately know as she did herself, how absolutely beyond fashion's way lay her way. She was making no fight to enter some special portal of the world, as a lady may do who takes a house suddenly in May Fair, having come from God knows where. Her place in the world was fixed, and she made no contest as to the fixing. She hoped for no great change in the direction of society. Why on earth did she perplex her mind and bruise her spirit, by giving a dinner à la anything? Why did she not have the roast mutton alone, so that all her guests might have eaten and have been merry?

She could not have answered this question herself, and I doubt whether I can do so for her. But this I feel, that unless the question can get itself answered, ordinary Englishmen must cease to go and eat dinners at each other's houses. The ordinary Englishman, of whom we are now speaking, has eight hundred a year; he lives in London; and he has a wife and three or four children. Had

he not better give it up and go back to his little bit of fish and his leg of mutton? Let him do that boldly, and he will find that we, his friends, will come to him fast enough; yes, and will make a gala day of it. By heavens, we have no gala time of it when we go to dine with Mrs. Mackenzie à la Russe! Lady Mackenzie, whose husband has ever so many thousands a year, no doubt does it very well. Money, which cannot do everything,—which, if well weighed, cannot in its excess perhaps do much,—can do some things. It will buy diamonds and give grand banquets. But paste diamonds, and banquets which are only would-be grand, are among the poorest imitations to which the world has descended.

“So you really go to Littlebath to-morrow,” Mr. Rubb said to Miss Mackenzie, when they were again together in the drawing-room.

“Yes, to-morrow morning. Susanna must be at school the next day.”

“Happy Susanna! I wish I were going to school at Littlebath. Then I sha’n’t see you again before you go.”

“No; I suppose not.”

“I am so sorry, because I particularly wished to speak to you,—most particularly. I suppose I could not see you in the morning? But, no; it would not do. I could not get you alone without making such a fuss of the thing.”

“Couldn’t you say it now?” asked Miss Mackenzie.

“I will, if you’ll let me; only I suppose it isn’t quite the thing to talk about business at an evening party; and your sister-in-law, if she knew it, would never forgive me.”

“Then she sha’n’t know it, Mr. Rubb.”

“Since you are so good, I think I will make bold. *Carpe diem*, as we used to say at school, which means that one day is as good as another, and if so, why not any time in the day? Look here, Miss Mackenzie;—about that money, you know.”

And Mr. Rubb got nearer to her on the sofa as he whispered the word money into her ear. It immediately struck her that her own brother Tom had said not a word to her about the money, although they had been together for the best part of an hour before they had gone up to dress.

“I suppose Mr. Slow will settle all that,” said Miss Mackenzie.

“Of course;—that is to say, he has nothing further to settle just as yet. He has our bond for the money, and you may be sure it’s all right. The property is purchased, and is ours;—our own at this moment, thanks to you. But landed property is so hard to convey. Perhaps you don’t understand much about that; and I’m sure I don’t. The fact is, the title deeds at present are in other

hands, a mere matter of form ; and I want you to understand that the mortgage is not completed for that reason."

"I suppose it will be done soon?"

"It may, or it may not; but that won't affect your interest, you know."

"I was thinking of the security."

"Well, the security is not as perfect as it should be. I tell you that honestly; and if we were dealing with strangers we should expect to be called on to refund. And we should refund instantly;—but at a great sacrifice, a ruinous sacrifice. Now, I want you to put so much trust in us,—in me, if I may be allowed to ask you to do so,—as to believe that your money is substantially safe. I cannot explain it all now; but the benefit which you have done us is immense."

"I suppose it will all come right, Mr. Rubb."

"It will all come right, Miss Mackenzie."

Then there was extracted from her something which he was able to take as a promise that she would not stir in the matter for a while, but would take her interest without asking for any security as to her principal.

The conversation was interrupted by Miss Colza, who came and stood opposite to them.

"Well, I'm sure," she said; "you two are very confidential."

“And why shouldn’t we be confidential, Miss Colza?” asked Mr. Rubb.

“Oh, dear! no reason in life, if you both like it.”

Miss Mackenzie was not sure that she did like it. But again she was not sure that she did not, when Mr. Rubb pressed her hand at parting, and told her that her great kindness had been of the most material service to the firm. “He felt it,” he said, “if nobody else did.” That also might be a sacrificial duty and therefore gratifying.

The next morning she and Susanna left Gower Street at eight, spent an interesting period of nearly an hour at the railway station, and reached Littlebath in safety at one.



## CHAPTER IX.

## MISS MACKENZIE'S PHILOSOPHY.

MISS MACKENZIE remained quiet in her room for two days after her return before she went out to see anybody. These last Christmas weeks had certainly been the most eventful period of her life, and there was very much of which it was necessary that she should think. She had, she thought, made up her mind to refuse her cousin's offer; but the deed was not yet done. She had to think of the mode in which she must do it; and she could not but remember, also, that she might still change her mind in that matter if she pleased. The anger produced in her by Lady Ball's claim, as it were, to her fortune, had almost evaporated; but the memory of her cousin's story of his troubles was still fresh. "I have a hard time of it sometimes, I can tell you." Those words and others of the same kind were the arguments which had moved her, and made her try to think that she could love him. Then she remembered his bald head, and the

weary, careworn look about his eyes, and his little intermittent talk, addressed chiefly to his mother, about the money-market;—little speeches, made as he would sit with the newspaper in his hand ;

“ The Confederate loan isn’t so bad, after all. I wish I’d taken a few.”

“ You know you’d never have slept if you had,” Lady Ball would answer.

All this Miss Mackenzie now turned in her mind, and asked herself whether she could be happy in hearing such speeches for the remainder of her life.

“ It is not as if you two were young people, and wanted to be billing and cooing,” Lady Ball had said to her the same evening.

Miss Mackenzie, as she thought of this, was not so sure that Lady Ball was right. Why should she not want billing and cooing as well as another ? It was natural that a woman should want some of it in her life, and she had had none of it yet. She had had a lover, certainly, but there had been no billing and cooing with him. Nothing of that kind had been possible in her brother Walter’s house.

And then the question naturally arose to her whether her aunt had treated her justly in bracketing her with John Ball in that matter of age. John Ball was ten years her senior ; and ten

years, she knew, was a very proper difference between a man and his wife. She was by no means inclined to plead, even to herself, that she was too young to marry her cousin; there was nothing in their ages to interfere, if the match was in other respects suitable. But still, was not he old for his age, and was not she young for hers? And if she should ultimately resolve to devote herself and what she had left of youth to his children and his welfare, should not the sacrifice be recognized? Had Lady Ball done well to speak of her as she certainly might well speak of him? Was she beyond all aptitude for billing and cooing, if billing and cooing might chance to come in her way?

Thinking of this during the long afternoon, when Susanna was at school, she got up and looked at herself in the mirror. She moved up her hair from off her ears, knowing where she would find a few that were grey, and shaking her head, as though owning to herself that she was old; but as her fingers ran almost involuntarily across her locks, her touch told her that they were soft and silken; and she looked into her own eyes, and saw that they were bright; and her hand touched the outline of her cheek, and she knew that something of the fresh bloom of youth was still there; and her lips parted, and there were her white teeth; and there came a smile and a

dimple, and a slight purpose of laughter in her eye, and then a tear. She pulled her scarf tighter across her bosom, feeling her own form, and then she leaned forward and kissed herself in the glass.

He was very careworn, soiled as it were with the world, tired out with the dusty, weary life's walk which he had been compelled to take. Of romance in him there was nothing left, while in her the aptitude for romance had only just been born. It was not only that his head was bald, but that his eye was dull, and his step slow. The juices of life had been pressed out of him; his thoughts were all of his cares, and never of his hopes. It would be very sad to be the wife of such a man; it would be very sad, if there were no compensation; but might not the sacrificial duties give her that atonement which she would require? She would fain do something with her life and her money,—some good, some great good to some other person. If that good to another person and billing and cooing might go together, it would be very pleasant. But she knew there was danger in such an idea. The billing and cooing might lead altogether to evil. But there could be no doubt that she would do good service if she married her cousin; her money would go to good purposes, and her care to those children would be invaluable. They were

her cousins, and would it not be sweet to make of herself a sacrifice?

And then——. Reader! remember that she was no saint, and that hitherto very little opportunity had been given to her of learning to discriminate true metal from dross. Then—she thought of Mr. Samuel Rubb, junior. Mr. Samuel Rubb, junior, was a handsome man, about her own age; and she felt almost sure that Mr. Samuel Rubb, junior, admired her. He was not worn out with life; he was not broken with care; he would look forward into the world, and hope for things to come. One thing she knew to be true;—he was not a gentleman. But then, why should she care for that? The being a gentleman was not everything. As for herself, might there not be strong reason to doubt whether those who were best qualified to judge would call her a lady? Her surviving brother kept an oilcloth shop, and the brother with whom she had always lived had been so retired from the world that neither he nor she knew anything of its ways. If love could be gained, and anything of romance; if some active living mode of life could thereby be opened to her, would it not be well for her to give up that idea of being a lady? Hitherto her rank had simply enabled her to become a Stumfoldian; and then she remembered that Mr. Maguire's squint was very terrible! How she should live,

what she should do with herself, were matters to her of painful thought ; but she looked in the glass again, and resolved that she would decline the honour of becoming Mrs. Ball.

On the following morning she wrote her letter, and it was written thus :

“7, Paragon, Littlebath, January, 186—

“MY DEAR JOHN,—I have been thinking a great deal about what you said to me, and I have made up my mind that I ought not to become your wife. I know that the honour you have proposed me is very great, and that I may seem to be ungrateful in declining it ; but I cannot bring myself to feel that sort of love for you which a wife should have for her husband. I hope this will not make you displeased with me. It ought not to do so, as my feelings towards you and to your children are most affectionate.

“I know my aunt will be angry with me. Pray tell her from me, with my best love, that I have thought very much of all she said to me, and that I feel sure that I am doing right. It is not that I should be afraid of the duties which would fall upon me as your wife ; but that the woman who undertakes those duties should feel for you a wife’s love. I think it best to speak openly, and I hope that you will not be offended.

“Give my best love to my uncle and aunt, and



to the girls, and to Jack, who will, I hope, keep his promise of coming and seeing me.

“Your very affectionate cousin,

“MARGARET MACKENZIE.”

“There,” said John Ball to his mother, when he had read the letter, “I knew it would be so; and she is right. Why should she give up her money and her comfort and her ease, to look after my children?”

Lady Ball took the letter and read it, and pronounced it to be all nonsense.

“It may be all nonsense,” said her son; “but such as it is, it is her answer.”

“I suppose you’ll have to go down to Littlebath after her,” said Lady Ball.

“I certainly shall not do that. It would do no good; and I’m not going to persecute her.”

“Persecute her! What nonsense you men do talk! As if any woman in her condition could be persecuted by being asked to become a baronet’s wife. I suppose I must go down.”

“I beg that you will not, mother.”

“She is just one of those women who are sure to stand off, not knowing their own minds. The best creature in the world, and really very clever, but weak in that respect! She has not had lovers when she was young, and she thinks that a man should come dallying about her as

though she were eighteen. It only wants a little perseverance, John, and if you'll take my advice, you'll go down to Littlebath after her."

But John, in this matter, would not follow his mother's advice, and declared that he would take no further steps. "He was inclined," he said, "to think that Margaret was right. Why should any woman burden herself with nine children?"

Then Lady Ball said a great deal more about the Ball money, giving it as her decided opinion that Margaret owed herself and her money to the Balls. As she could not induce her son to do anything, she wrote a rejoinder to her niece.

"My dearest Margaret," she said, "Your letter has made both me and John very unhappy. He has set his heart upon making you his wife, and I don't think will ever hold up his head again if you will not consent. I write now instead of John, because he is so much oppressed. I wish you had remained here, because then we could have talked it over quietly. Would it not be better for you to be here than living alone at Littlebath?—for I cannot call that little girl who is at school anything of a companion. Could you not leave her as a boarder, and come to us for a month? You would not be forced to pledge yourself to anything further; but we could talk it over."

It need hardly be said that Miss Mackenzie, as she read this, declared to herself that she had no

desire to talk over her own position with Lady Ball any further.

“John is afraid,” the letter went on to say, “that he offended you by the manner of his proposition ; and that he said too much about the children, and not enough about his own affection. Of course he loves you dearly. If you knew him as I do, which of course you can’t as yet, though I hope you will, you would be aware that no consideration, either of money or about the children, would induce him to propose to any woman unless he loved her. You may take my word for that.”

There was a great deal more in the letter of the same kind, in which Lady Ball pressed her own peculiar arguments ; but I need hardly say that they did not prevail with Miss Mackenzie. If the son could not induce his cousin to marry him, the mother certainly never would do so. It did not take her long to answer her aunt’s letter. She said that she must, with many thanks, decline for the present to return to the Cedars, as the charge which she had taken of her niece made her presence at Littlebath necessary. As to the answer which she had given to John, she was afraid she could only say that it must stand. She had felt a little angry with Lady Ball ; and though she tried not to show this in the tone of her letter, she did show it.

"If I were you I would never see her or speak to her again," said Lady Ball to her son.

"Very likely I never shall," he replied.

"Has your love-making with that old maid gone wrong, John?" the father asked.

But John Ball was used to his father's ill nature, and never answered it.

Nothing special to our story occurred at Littlebath during the next two or three months, except that Miss Mackenzie became more and more intimate with Miss Baker, and more and more anxious to form an acquaintance with Miss Todd. With all the Stumfoldians she was on terms of mitigated friendship, and always went to Mrs. Stumfold's fortnightly tea-drinkings. But with no lady there,—always excepting Miss Baker,—did she find that she grew into familiarity. With Mrs. Stumfold no one was familiar. She was afflicted by the weight of her own position, as we suppose the Queen to be, when we say that her Majesty's altitude is too high to admit of friendships. Mrs. Stumfold never condescended,—except to the bishop's wife who, in return, had snubbed Mrs. Stumfold. But living, as she did, in an atmosphere of flattery and toadying, it was wonderful how well she preserved her equanimity, and how she would talk and perhaps think of herself, as a poor, erring human being. When, however, she insisted much upon this fact of her

humanity, the coachmaker's wife would shake her head, and at last stamp her foot in anger, swearing that though everybody was of course dust, and grass, and worms ; and though, of course, Mrs. Stumfold must, by nature, be included in that everybody ; yet dust, and grass, and worms nowhere exhibited themselves with so few of the stains of humanity on them as they did within the bosom of Mrs. Stumfold. So that, though the absolute fact of Mrs. Stumfold being dust, and grass, and worms, could not, in regard to the consistency of things, be denied, yet in her dustiness, grassiness, and worminess she was so little dusty, grassy, and wormy, that it was hardly fair, even in herself, to mention the fact at all.

"I know the deceit of my own heart," Mrs. Stumfold would say.

"Of course you do, Mrs. Stumfold," the coachmaker's wife replied. "It is dreadful deceitful, no doubt. Where's the heart that aint? But there's a difference in hearts. Your deceit isn't hard like most of 'em. You know it, Mrs. Stumfold, and wrestle with it, and get your foot on the neck of it, so that, as one may say, it's always being killed and got the better of."

During these months Miss Mackenzie learned to value at a very low rate the rank of the Stumfoldian circle into which she had been admitted. She argued the matter with herself, saying that



the coachbuilder's wife and others were not ladies. In a general way she was, no doubt, bound to assume them to be ladies; but she taught herself to think that such ladyhood was not of itself worth a great deal. It would not be worth the while of any woman to abstain from having some Mr. Rubb or the like, and from being the lawful mother of children in the Rubb and Mackenzie line of life, for the sake of such exceptional rank as was to be maintained by associating with the Stumfoldians. And, as she became used to the things and persons around her, she indulged herself in a considerable amount of social philosophy, turning over ideas in her mind for which they, who saw merely the lines of her outer life, would hardly have given her credit. After all, what was the good of being a lady? Or was there any good in it at all? Could there possibly be any good in making a struggle to be a lady? Was it not rather one of those things which are settled for one externally, as are the colour of one's hair and the size of one's bones, and which should be taken or left alone, as Providence may have directed? "One cannot add a cubit to one's height, nor yet make one's self a lady;" that was the nature of Miss Mackenzie's argument with herself.

And, indeed, she carried the argument further than that. It was well to be a lady. She recognized perfectly the delicacy and worth of the



article. Miss Baker was a lady ; as to that there was no doubt. But, then, might it not also be very well not to be a lady ; and might not the advantages of the one position be compensated with equal advantages in the other ? It is a grand thing to be a Queen ; but a Queen has no friends. It is fine to be a Princess ; but a Princess has a very limited choice of husbands. There was something about Miss Baker that was very nice ; but even Miss Baker was very melancholy, and Miss Mackenzie could see that that melancholy had come from wasted niceness. Had she not been so much the lady, she might have been more the woman. And there could be no disgrace in not being a lady, if such ladyhood depended on external circumstances arranged for one by Providence. No one blames one's washerwoman for not being a lady. No one wishes one's housekeeper to be a lady ; and people are dismayed, rather than pleased, when they find that their tailors' wives want to be ladies. What does a woman get by being a lady ? If fortune have made her so, fortune has done much for her. But the good things come as the natural concomitants of her fortunate position. It is not because she is a lady that she is liked by her peers and peeresses. But those choice gifts which have made her a lady have made her also to be liked. It comes from the outside, and for it no struggle can use-

fully be made. Such was the result of Miss Mackenzie's philosophy.

One may see that all these self-inquiries tended Rubb-wards. I do not mean that they were made with any direct intention on her part to reconcile herself to a marriage with Mr. Samuel Rubb, or that she even thought of such an event as probable. He had said nothing to her to justify such thought, and as yet she knew but very little of him. But they all went to reconcile her to that sphere of life which her brother Tom had chosen, and which her brother Walter had despised. They taught her to believe that a firm footing below was better than what might, after a life's struggle, be found to be but a false footing above. And they were brightened undoubtedly by an idea that some marriage in which she could love and be loved was possible to her below, though it would hardly be possible to her above.

Her only disputant on the subject was Miss Baker, and she startled that lady much by the things which she said. Now, with Miss Baker, not to be a lady was to be nothing. It was her weakness, and I may also say her strength. Her ladyhood was of that nature that it took no soil from outer contact. It depended, even within her own bosom, on her own conduct solely, and in no degree on the conduct of those among whom she might chance to find herself. She thought it

well to pass her evenings with Mr. Stumfold's people, and he at any rate had the manners of a gentleman. So thinking, she felt in no wise disgraced because the coachbuilder's wife was a vulgar illiterate woman. But, there were things, not bad in themselves, which she herself would never have done, because she was a lady. She would have broken her heart rather than marry a man who was not a gentleman. It was not unladylike to eat cold mutton, and she ate it. But she would have shuddered had she been called on to eat any mutton with a steel fork. She had little generous ways with her, because they were the ways of ladies, and she paid for them from off her own back and out of her own dish. She would not go out to tea in a street cab, because she was a lady and alone; but she had no objection to walk, with her servant with her if it was dark. No wonder that such a woman was dismayed by the philosophy of Miss Mackenzie.

And yet they had been brought together by much that was alike in their dispositions. Miss Mackenzie had now been more than six months an inhabitant of Littlebath, and six months at such places is enough for close intimacies. They were both quiet, conscientious, kindly women, each not without some ambition of activity, but each a little astray as to the way in which that

activity should be shown. They were both alone in the world, and Miss Baker during the last year or two had become painfully so from the fact of her estrangement from her old friend Miss Todd. They both wished to be religious, having strong faith in the need of the comfort of religion; but neither of them were quite satisfied with the Stumfoldian creed. They had both, from conscience, eschewed the vanities of the world; but with neither was her conscience quite satisfied that such eschewal was necessary, and each regretted to be losing pleasures which might after all be innocent.

“If I’m to go to the bad place,” Miss Todd had said to Miss Baker, “because I like to do something that won’t hurt my old eyes of an evening, I don’t see the justice of it. As for calling it gambling, it’s a falsehood, and your Mr. Stumfold knows that as well as I do. I haven’t won or lost ten pounds in ten years, and I’ve no more idea of making money by cards than I have by sweeping the chimney. Tell me why are cards wicked? Drinking, and stealing, and lying, and backbiting, and naughty love-making,—but especially backbiting—backbiting—backbiting,—those are the things that the Bible says are wicked. I shall go on playing cards, my dear, till Mr. Stumfold can send me chapter and verse forbidding it.”

Then Miss Baker, who was no doubt weak, had been unable to answer her, and had herself hankered after the flesh-pots of Egypt and the delights of the unregenerated.

All these things Miss Baker and Miss Mackenzie discussed, and Miss Baker learned to love her younger friend in spite of her heterodox philosophy. Miss Mackenzie was going to give a tea-party,—nothing as yet having been quite settled, as there were difficulties in the way; but she propounded to Miss Baker the possibility of asking Miss Todd and some few of the less conspicuous Toddites. She had her ambition, and she wished to see whether even she might not do something to lessen the gulf which separated those who loved the pleasures of the world in Littlebath from the bosom of Mr. Stumfold.

“You don’t know what you’re going to do,” Miss Baker said.

“I’m not going to do any harm.”

“That’s more than you can say, my dear.” Miss Baker had learned from Miss Todd to call her friends, “my dear.”

“You are always so afraid of everything,” said Miss Mackenzie.

“Of course I am;—one has to be afraid. A single lady can’t go about and do just as she likes, as a man can do, or a married woman.”

“I don’t know about a man; but I think a



single woman ought to be able to do more what she likes than a married woman. Suppose Mrs. Stumfold found that I had got old Lady Ruff to meet her, what could she do to me?"

Old Lady Ruff was supposed to be the wickedest old card-player in all Littlebath, and there were strange stories afloat of the things she had done. There were Stumfoldians who declared that she had been seen through the blinds teaching her own maid piquet on a Sunday afternoon; but any horror will get itself believed now-a-days. How could they have known that it was not beggar-my-neighbour. But piquet was named because it is supposed in the Stumfoldian world to be the wickedest of all games.

"I don't suppose she'd do much," said Miss Baker; "no doubt she would be very much offended."

"Why shouldn't I try to convert Lady Ruff?"

"She's over eighty, my dear."

"But I suppose she's not past all hope. The older one is the more one ought to try. But, of course, I'm only joking about her. Would Miss Todd come if you were to ask her?"

"Perhaps she would, but I don't think she'd be comfortable; or if she were, she'd make the others uncomfortable. She always does exactly what she pleases."

"That's just why I think I should like her. I



wish I dared to do what I pleased ! We all of us are such cowards. Only that I don't dare, I'd go off to Australia and marry a sheep farmer."

"You would not like him when you'd got him ; —you'd find him very rough."

"I shouldn't mind a bit about his being rough. I'd marry a shoe-black to-morrow if I thought I could make him happy, and he could make me happy."

"But it wouldn't make you happy."

"Ah ! that's just what we don't know. I sha'n't marry a shoe-black, because I don't dare. So you think I'd better not ask Miss Todd. Perhaps she wouldn't get on well with Mr. Maguire."

"I had them both together once, my dear, and she made herself quite unbearable. You've no idea what kind of things she can say."

"I should have thought Mr. Maguire would have given her as good as she brought," said Miss Mackenzie.

"So he did ; and then Miss Todd got up and left him, saying out loud, before all the company, that it was not fair for him to come and preach sermons in such a place as that. I don't think they have ever met since."

All this made Miss Mackenzie very thoughtful. She had thrown herself into the society of the saints, and now there seemed to be no escape

for her; she could not be wicked even if she wished it. Having got into her convent, and, as it were, taken the vows of her order, she could not escape from it.

"That Mr. Rubb that I told you of is coming down here," she said, still speaking to Miss Baker of her party.

"Oh, dear! will he be here when you have your friends here?"

"That's what I intended; but I don't think I shall ask anybody at all. It is so stupid always seeing the same people."

"Mr. Rubb is—is—is—?"

"Yes; Mr. Rubb is a partner in my brother's house, and sells oilcloth, and things of that sort, and is not by any means aristocratic. I know what you mean."

"Don't be angry with me, my dear."

"Angry! I am not a bit angry. Why should I be angry? A man who keeps a shop is not, I suppose, a gentleman. But then, you know, I don't care about gentlemen,—about any gentleman or any gentlemen."

Miss Baker sighed, and then the conversation dropped. She had always cared about gentlemen;—and once in her life, or perhaps twice, had cared about a gentleman.

Yes; Mr. Rubb was coming down again. He had written to say that it was necessary that he

should again see Miss Mackenzie about the money. The next morning after the conversation which has just been recorded, Miss Mackenzie got another letter about the same money, of which it will be necessary to say more in the next chapter.

## CHAPTER X.

## PLENARY ABSOLUTION.

THE letter which Miss Mackenzie received was from old Mr. Slow, her lawyer; and it was a very unpleasant letter. It was so unpleasant that it made her ears tingle when she read it and remembered that the person to whom special allusion was made, was one whom she had taught herself to regard as her friend. Mr. Slow's letter was as follows;

“7, Little St. Dunstan Court,  
“April, 186—.

“DEAR MADAM,—I think it proper to write to you specially, about the loan made by you to Messrs. Rubb and Mackenzie, as the sum lent is serious, and as there has been conduct on the part of some one which I regard as dishonest. I find that what we have done in the matter has been regulated rather by the fact that you and Mr. Mackenzie are brother and sister, than by the ordinary course of such business; and I perceive that we had special warrant given to us for this

by you in your letter of the 23rd November last ; but, nevertheless, it is my duty to explain to you that Messrs. Rubb and Mackenzie, or,—as I believe to be the case, Mr. Samuel Rubb, junior, of that firm,—have not dealt with you fairly. The money was borrowed for the purpose of buying certain premises, and, I believe, was laid out in that way. But it was borrowed on the special understanding that you, as the lender, were to have the title-deeds of that property and the first mortgage upon them. It was alleged, when the purchase was being made, that the money was wanted before the mortgage could be effected, and you desired us to advance it. This we did, aware of the close family connection between yourself and one of the firm. Of course, on your instruction, we should have done this had there been no such relationship, but in that case we should have made further inquiry, and, probably, have ventured to advise you. But though the money was so advanced without the completion of the mortgage, it was advanced on the distinct understanding, that the security proffered in the first instance was to be forthcoming without delay. We now learn that the property is mortgaged to other parties to its full value, and that no security for your money is to be had.

“I have seen both Mr. Mackenzie and Mr. Rubb, junior. As regards your brother, I be-

lieve him to have been innocent of any intention of the deceit, for deceit there certainly has been. Indeed he does not deny it. He offers to give you any security on the business, such as the stock-in-trade or the like, which I may advise you to take. But such would in truth be of no avail to you as security. He, your brother, seemed to be much distressed by what has been done, and I was grieved on his behalf. Mr. Rubb,—the younger Mr. Rubb, expressed himself in a very different way. He at first declined to discuss the matter with me ; and when I told him that if that was his way, I would certainly expose him, he altered his tone a little, expressing regret that there should be delay as to the security, and wishing me to understand that you were yourself aware of all the facts.

“ There can be no doubt that deceit has been used towards you in getting your money, and that Mr. Rubb has laid himself open to proceedings which, if taken against him, would be absolutely ruinous to him. But I fear they would be also ruinous to your brother. It is my painful duty to tell you that your money so advanced is on a most precarious footing. The firm, in addition to their present liabilities, are not worth half the money ; or, I fear I may say, any part of it. I presume there is a working profit, as two families live upon the business. Whether, if you were to



come upon them as a creditor you could get your money out of their assets, I cannot say ; but you, perhaps, will not feel yourself disposed to resort to such a measure. I have considered it my duty to tell you all the facts, and though your distinct authority to us to advance the money absolves us from responsibility, I must regret that we did not make further inquiries before we allowed so large a sum of money to pass out of our hands.

“I am, dear Madam,

“Your faithful servant,

“JONATHAN SLOW.”

Mr. Rubb's promised visit was to take place in eight or ten days from the date on which this letter was received. Miss Mackenzie's ears, as I have said, tingled as she read it. In the first place, it gave her a terrible picture of the precarious state of her brother's business. What would he do,—he with his wife, and all his children, if things were in such a state as Mr. Slow described them? And yet a month or two ago he was giving champagne and iced puddings for dinner! And then what words that discreet old gentleman, Mr. Slow, had spoken about Mr. Rubb, and what things he had hinted over and above what he had spoken! Was it not manifest that he conceived Mr. Rubb to have been guilty of direct fraud?

Miss Mackenzie at once made up her mind that her money was gone ! But, in truth, this did not much annoy her. She had declared to herself once before that if anything was wrong about the money, she would regard it as a present made to her brother ; and when so thinking of it, she had, undoubtedly, felt that it was, not improbably, lost to her. It was something over a hundred a year to be deducted from her computed income, but she would still be able to live at the Paragon quite as well as she had intended, and be able also to educate Susanna. Indeed, she could do this easily and still save money, and, therefore, as regarded the probable loss, why need she be unhappy ?

Before the morning was over she had succeeded in whitewashing Mr. Rubb in her own mind. It is, I think, certainly the fact that women are less pervious to ideas of honesty than men are. They are less shocked by dishonesty when they find it, and are less clear in their intellect as to that which constitutes honesty. Where is the woman who thinks it wrong to smuggle ? What lady's conscience ever pricked her in that she omitted the armorial bearings on her silver forks from her tax papers ? What wife ever ceased to respect her husband because he dealt dishonestly in business ? Whereas, let him not go to church, let him drink

too much wine, let him go astray in his conversation, and her wrath arises against these faults. But this lack of feminine accuracy in the matter of honesty tends rather to charity in their judgment of others, than to deeds of fraud on the part of women themselves.

Miss Mackenzie, who desired nothing that was not her own, who scrupulously kept her own hands from all picking and stealing, gave herself no peace, after reading the lawyer's letter, till she was able to tell herself that Mr. Rubb was to be forgiven for what he had done. After all, he had, no doubt, intended that she should have the promised security. And had not he himself come to her in London and told her the whole truth ;—or, if not the whole truth, as much of it as was reasonable to expect that he should be able to tell her at an evening party after dinner ? Of course Mr. Slow was hard upon him. Lawyers always were hard. If she chose to give Messrs. Rubb and Mackenzie two thousand five hundred pounds out of her pocket, what was that to him ? So she went on, till at last she was angry with Mr. Slow for the language he had used.

It was, however, before all things necessary that she should put Mr. Slow right as to the facts of the case. She had, no doubt, condoned whatever Mr. Rubb had done. Mr. Rubb undoubtedly had her sanction for keeping her money without

security. Therefore, by return of post, she wrote the following short letter, which rather astonished Mr. Slow when he received it;—

“Littlebath, April, 186—.

“DEAR SIR,—I am much obliged by your letter about the money; but the truth is that I have known for some time that there was to be no mortgage. When I was in town I saw Mr. Rubb at my brother’s house, and it was understood between us then that the matter was to remain as it is. My brother and his partner are very welcome to the money.

“Believe me to be,

“Yours sincerely,

“MARGARET MACKENZIE.”

The letter was a false letter; but I suppose Miss Mackenzie did not know that she was writing falsely. The letter was certainly false, because when she spoke of the understanding “between us,” having just mentioned her brother and Mr. Rubb, she intended the lawyer to believe that the understanding was between them three; whereas, not a word had been said about the money in her brother’s hearing, nor was he aware that his partner had spoken of the money.

Mr. Slow was surprised and annoyed. As regarded his comfort as a lawyer, his client’s letter

was of course satisfactory. It absolved him not only from all absolute responsibility, but also from the feeling which no doubt had existed within his own breast, that he had in some sort neglected the lady's interest. But, nevertheless, he was annoyed. He did not believe the statement that Rubb and Mackenzie had had permission to hold the money without mortgage, and thought that neither of the partners had themselves so conceived when he had seen them. They had, however, been too many for him,—and too many also for the poor female who had allowed herself to be duped out of her money. Such were Mr. Slow's feelings on the matter, and then he dismissed the subject from his mind.

The next day, about noon, Miss Mackenzie was startled almost out of her propriety by the sudden announcement at the drawing-room door of Mr. Rubb. Before she could bethink herself how she would behave herself, or whether it would become her to say anything of Mr. Slow's letter to her, he was in the room.

"Miss Mackenzie," he said, hurriedly,—and yet he had paused for a moment in his hurry till the servant had shut the door,—“may I shake hands with you?”

There could, Miss Mackenzie thought, be no objection to so ordinary a ceremony; and, therefore, she said, “certainly,” and gave him her hand.

"Then I am myself again," said Mr. Rubb ; and having so said, he sat down.

Miss Mackenzie hoped that there was nothing the matter with him, and then she also sat down at a considerable distance.

"There is nothing the matter with me," said he, "as you are still so kind to me. But tell me, have you not received a letter from your lawyer?"

"Yes, I have."

"And he has done all in his power to blacken me? I know it. Tell me, Miss Mackenzie, has he not blackened me? Has he not laid things to my charge of which I am incapable? Has he not accused me of getting money from you under false pretences;—than do which, I'd sooner have seen my own brains blown out? I would, indeed."

"He has written to me about the money, Mr. Rubb."

"Yes; he came to me, and behaved shamefully to me; and he saw your brother too, and has been making all manner of ignominious inquiries. Those lawyers can never understand that there can be anything of friendly feeling about money. They can't put friendly feelings into their unconscionable bills. I believe the world would go on better if there was no such thing as an attorney in it. I wonder who invented them, and why?"

Miss Mackenzie could give him no information on this point, and therefore he went on ;



“ But you must tell me what he has said, and what it is he wants us to do. For your sake, if you ask us, Miss Mackenzie, we’ll do anything. We’ll sell the coats off our backs, if you wish it. You shall never lose one shilling by Rubb and Mackenzie as long as I have anything to do with the firm. But I’m sure you’ll excuse me if I say that we can do nothing at the bidding of that old cormorant.”

“ I don’t know that there’s anything to be done, Mr. Rubb.”

“ Is not there? Well, it’s very generous in you to say so; and you always are generous. I’ve always told your brother, since I had the honour of knowing you, that he had a sister to be proud of. And, Miss Mackenzie, I’ll say more than that; I’ve flattered myself that I’ve had a friend to be proud of. But now I must tell you why I’ve come down to-day; you know I was to have been here next week. Well, when Mr. Slow came to me and I found what was up, I said to myself at once that it was right you should know exactly—exactly—how the matter stands. I was going to explain it next week, but I wouldn’t leave you in suspense when I knew that that lawyer was going to trouble you.”

“ It hasn’t troubled me, Mr. Rubb.”

“ Hasn’t it though, really? That’s so good of you again! Now the truth is,—but it’s pretty

nearly just what I told you that day after dinner, when you agreed, you know, to what we had done."

Here he paused, as though expecting an answer.

"Yes, I did agree."

"Just at present, while certain other parties have a right to hold the title-deeds, and I can't quite say how long that may be, we cannot execute a mortgage in your favour. The title-deeds represent the property. Perhaps you don't know that."

"Oh yes, I know as much as that."

"Well then, as we haven't the title-deeds, we can't execute the mortgage. Perhaps you'll say you ought to have the title-deeds."

"No, Mr. Rubb, I don't want to say anything of the kind. If my money can be of any assistance to my brother,—to my brother and you,—you are welcome to the use of it, without any mortgage. I will show you a copy of the letter I sent to Mr. Slow."

"Thanks; a thousand thanks! and may I see the letter which Mr. Slow wrote?"

"No, I think not. I don't know whether it would be right to show it you."

"I shouldn't think of doing anything about it; that is, resenting it, you know. Only then we should all be on the square together."

"I think I'd better not. Mr. Slow, when he

wrote it, probably did not mean that I should show it to you."

"You're right; you're always right. But you'll let me see your answer."

Then Miss Mackenzie went to her desk, and brought him a copy of the note she had written to the lawyer. He read it very carefully, twice over; and then she could see, when he refolded the paper, that his eyes were glittering with satisfaction.

"Miss Mackenzie, Miss Mackenzie," he said, "I think that you are an angel!"

And he did think so. In so much at that moment he was at any rate sincere. She saw that he was pleased, and she was pleased herself.

"There need be no further trouble about it," she said; and as she spoke she rose from her seat.

And he rose too, and came close to her. He came close to her, hesitated for a moment, and then, putting one hand behind her waist, though barely touching her, he took her hand with his other hand. She thought that he was going to kiss her lips, and for a moment or two he thought so too; but either his courage failed him or else his discretion prevailed. Whether it was the one or the other, must depend on the way in which she would have taken it. As it was, he merely raised her hand and kissed that. When she could look into his face his eyes were full of tears.

"The truth is," said he, "that you have saved

us from ruin ;—that's the real truth. Damn 'all lying !”

She started at the oath, but in an instant she had forgiven him that too. There was a sound of reality about it, which reconciled her to the indignity ; though, had she been true to her faith as a Stumfoldian, she ought at least to have fainted at the sound.

“ I hardly know what I'm saying, Miss Mackenzie, and I beg your pardon ; but the fact is you could sell us up if you pleased. I didn't mean it when I first got your brother to agree as to asking you for the loan ; I didn't indeed ; but things were going wrong with us, and just at that moment they went more wrong than ever ; and then came the temptation, and we were able to make everything right by giving up the title-deeds of the premises. That's how it was, and it was I that did it. It wasn't your brother ; and though you may forgive me, he won't.”

This was all true, but how far the truth should be taken towards palliating the deed done, I must leave the reader to decide ; and the reader will doubtless perceive that the truth did not appear until Mr. Rubb had ascertained that its appearance would not injure him. I think, however, that it came from his heart, and that it should count for something in his favour. The tear which he rubbed from his eye with his hand

counted very much in his favour with Miss Mackenzie ; she had not only forgiven him now, but she almost loved him for having given her something to forgive. With many women I doubt whether there be any more effectual way of touching their hearts than ill-using them and then confessing it. If you wish to get the sweetest fragrance from the herb at your feet, tread on it and bruise it.

She had forgiven him, and taken him absolutely into favour, and he had kissed her hand, having all but embraced her as he did so ; but on the present occasion he did not get beyond that. He lacked the audacity to proceed at once from the acknowledgment of his fault to a declaration of his love ; but I hardly think that he would have injured himself had he done so. He should have struck while the iron was hot, and it was heated now nearly to melting ; but he was abashed by his own position, and having something real in his heart, having some remnant of generous feeling left about him, he could not make such progress as he might have done had he been cool enough to calculate all his advantages.

“Don’t let it trouble you any more,” Miss Mackenzie said, when he had dropped her hand.

“But it does trouble me, and it will trouble me.”

“No,” she said, with energy, “it shall not ; let there be an end of it. I will write to Tom, and

tell him that he is welcome to the money. Isn't he my brother? You are both welcome to it. If it has been of service to you, I am very happy that it should be so. And now Mr. Rubb, if you please, we won't have another word about it."

"What am I to say?"

"Not another word."

It seemed as though he couldn't speak another word, for he went to the window and stood there silently, looking out into the street. As he did so there came another visitor to Miss Mackenzie, whose ringing at the door bell had not been noticed by them, and Miss Baker was announced while Mr. Rubb was still getting the better of his feelings. Of course he turned round when he heard the lady's name, and of course he was introduced by his hostess. Miss Mackenzie was obliged to make some apology for the gentleman's presence.

"Mr. Rubb was expected next week, but business brought him down to-day unexpectedly."

"Quite unexpectedly," said Mr. Rubb, making a violent endeavour to recover his equanimity.

Miss Baker looked at Mr. Rubb, and disliked him at once. It should be remembered that she was twenty years older than Miss Mackenzie, and that she regarded the stranger, therefore, with a saner and more philosophical judgment than her friend could use,—with a judgment on which



the outward comeliness of the man had no undue influence; and it should be remembered also that Miss Baker, from early age, and by all the association of her youth, had been taught to know a gentleman when she saw him. Miss Mackenzie, who was by nature the cleverer woman of the two, watched her friend's face, and saw by a glance that she did not like Mr. Rubb, and then, within her own bosom, she called her friend an old maid.

"We're having uncommonly fine weather for the time of year," said Mr. Rubb.

"Very fine weather," said Miss Baker; "I've called, my dear, to know whether you'll go in with me next door and drink tea this evening?"

"What, with Miss Todd?"-asked Miss Mackenzie, who was surprised at the invitation.

"Yes, with Miss Todd. It is not one of her regular nights, you know, and her set won't be there. She has some old friends with her,—a Mr. Wilkinson, a clergyman and his wife. It seems that her old enemy and your devoted slave, Mr. Maguire, knows Mr. Wilkinson, and he's going to be there."

"Mr. Maguire is no slave of mine, Miss Baker."

"I thought he was; at any rate his presence will be a guarantee that Miss Todd will be on her best behaviour, and that you needn't be afraid."

"I'm not afraid of anything of that sort."

“But will you go?”

“Oh, yes, if you are going.”

“That’s right; and I’ll call for you as I pass by. I must see her now, and tell her. Good morning, sir;” whereupon Miss Baker bowed very stiffly to Mr. Rubb.

“Good morning, ma’am,” said Mr. Rubb, bowing very stiffly to Miss Baker.

When the lady was gone Mr. Rubb sat himself again down on the sofa, and there he remained for the next half-hour. He talked about the business of the firm, saying how it would now certainly be improved; and he talked about Tom Mackenzie’s family, saying what a grand thing it was for Susanna to be thus taken in hand by her aunt; and he asked a question or two about Miss Baker, and then a question or two about Mr. Maguire, during which questionings he learned that Mr. Maguire was not as yet a married man; and from Mr. Maguire he got on to the Stumfolds, and learned somewhat of the rites and ceremonies of the Stumfoldian faith. In this way he prolonged his visit till Miss Mackenzie began to feel that he ought to take his leave.

Miss Baker had gone at once to Miss Todd, and had told that lady that Miss Mackenzie would join her tea-party. She had also told how Mr. Rubb, of the firm of Rubb and Mackenzie, was at this moment in Miss Mackenzie’s drawing-room.

“I’ll ask him to come, too,” said Miss Todd.

Then Miss Baker had hesitated, and had looked grave.

“What’s the matter?” said Miss Todd.

“I’m not quite sure you’ll like him,” said Miss Baker.

“Probably not,” said Miss Todd; “I don’t like half the people I meet, but that’s no reason I shouldn’t ask him.”

“But he is—that is, he is not exactly——”

“What is he, and what is he not, exactly?” asked Miss Todd.

“Why, he is a tradesman, you know,” said Miss Baker.

“There’s no harm that I know of in that,” said Miss Todd. “My uncle that left me my money was a tradesman.”

“No,” said Miss Baker energetically; “he was a merchant in Liverpool.”

“You’ll find it very hard to define the difference, my dear,” said Miss Todd. “At any rate, I’ll ask the man to come;—that is, if it won’t offend you.”

“It won’t in the least offend me,” said Miss Baker.

So a note was at once written and sent in to Miss Mackenzie, in which she was asked to bring Mr. Rubb with her on that evening. When the

note reached Miss Mackenzie, Mr. Rubb was still with her.

Of course she communicated to him the invitation. She wished that it had not been sent; she wished that he would not accept it,—though on that head she had no doubt; but she had not sufficient presence of mind to keep the matter to herself and say nothing about it. Of course he was only too glad to drink tea with Miss Todd. Miss Mackenzie attempted some slight manoeuvre to induce Mr. Rubb to go direct to Miss Todd's house; but he was not such an ass as that; he knew his advantage, and kept it, insisting on his privilege of coming there, to Miss Mackenzie's room, and escorting her. He would have to escort Miss Baker also; and things, as he thought, were looking well with him. At last he rose to go, but he made good use of the privilege of parting. He held Miss Mackenzie's hand, and pressed it.

"You mustn't be angry," he said, "if I tell you that you are the best friend I have in the world."

"You have better friends than me," she said, "and older friends."

"Yes; older friends; but none,—not one, who has done for me so much as you have; and certainly none for whom I have so great a regard. May God bless you, Miss Mackenzie!"

“May God bless you, too, Mr. Rubb!”

What else could she say? When his civility took so decorous a shape, she could not bear to be less civil than he had been, or less decorous. And yet it seemed to her that in bidding God bless him with that warm pressure of the hand, she had allowed to escape from her an appearance of affection which she had not intended to exhibit.

“Thank you; thank you,” said he; and then at last he went.

She seated herself slowly in her own chair near the window,—the chair in which she was accustomed to sit for many solitary hours, and asked herself what it all meant. Was she allowing herself to fall in love with Mr. Rubb, and if so, was it well that it should be so? This would be bringing to the sternest proof of reality her philosophical theory on social life. It was all very well for her to hold a bold opinion in discussions with Miss Baker as to a “man being a man for a’ that,” even though he might not be a gentleman; but was she prepared to go the length of preferring such a man to all the world? Was she ready to go down among the Rubbs, for now and ever, and give up the society of such women as Miss Baker? She knew that it was necessary that she should come to some resolve on the matter, as Mr. Rubb’s purpose was becoming too

clear to her. When an unmarried gentleman of forty tells an unmarried lady of thirty-six that she is the dearest friend he has in the world, he must surely intend that they shall, neither of them, remain unmarried any longer. Then she thought also of her cousin John Ball; and some vague shadow of thought passed across her mind also in respect of the Rev. Mr. Maguire.



## CHAPTER XI.

MISS TODD ENTERTAINS SOME FRIENDS AT TEA.

I BELIEVE that a desire to get married is the natural state of a woman at the age of—say from twenty-five to thirty-five, and I think also that it is good for the world in general that it should be so. I am now speaking, not of the female population at large, but of women whose position in the world does not subject them to the necessity of earning their bread by the labour of their hands. There is, I know, a feeling abroad among women that this desire is one of which it is expedient that they should become ashamed; that it will be well for them to alter their natures in this respect, and learn to take delight in the single state. Many of the most worthy women of the day are now teaching this doctrine, and are intent on showing by precept and practice that an unmarried woman may have as sure a hold on the world, and a position within it as ascertained, as may an unmarried man. But I confess to an opinion that

human nature will be found to be too strong for them. Their school of philosophy may be graced by a few zealous students,—by students who will be subject to the personal influence of their great masters,—but it will not be successful in the outer world. The truth in the matter is too clear. A woman's life is not perfect or whole till she has added herself to a husband.

Nor is a man's life perfect or whole till he has added to himself a wife ; but the deficiency with the man, though perhaps more injurious to him than its counterpart is to the woman, does not, to the outer eye, so manifestly unfit him for his business in the world. Nor does the deficiency make itself known to him so early in life, and therefore it occasions less of regret,—less of regret, though probably more of misery. It is infinitely for his advantage that he should be tempted to take to himself a wife ; and, therefore, for his sake if not for her own, the philosophic preacher of single blessedness should break up her class-rooms, and bid her pupils go and do as their mothers did before them.

They may as well give up their ineffectual efforts, and know that nature is too strong for them. The desire is there ; and any desire which has to be repressed with an effort, will not have itself repressed unless it be in itself wrong. But this desire, though by no means wrong, is generally

accompanied by something of a feeling of shame. It is not often acknowledged by the woman to herself, and very rarely acknowledged in simple plainness to another. Miss Mackenzie could not by any means bring herself to own it, and yet it was there strong within her bosom. A man situated in outer matters as she was situated, possessed of good means, hampered by no outer demands, would have declared to himself clearly that it would be well for him to marry. But he would probably be content to wait a while and would, unless in love, feel the delay to be a luxury. But Miss Mackenzie could not confess as much, even to herself,—could not let herself know that she thought as much; but yet she desired to be married, and dreaded delay. She desired to be married, although she was troubled by some half-formed idea that it would be wicked. Who was she, that she should be allowed to be in love? Was she not an old maid by prescription, and, as it were, by the force of ordained circumstances? Had it not been made very clear to her when she was young that she had no right to fall in love, even with Harry Handcock? And although, in certain moments of ecstasy, as when she kissed herself in the glass, she almost taught herself to think that feminine charms and feminine privileges had not been all denied to her, such was not her permanent opinion of herself. She despised her-

self. Why, she knew not; and probably did not know that she did so. But, in truth, she despised herself, thinking herself to be too mean for a man's love.

She had been asked to marry him by her cousin Mr. Ball, and she had almost yielded. But had she married him it would not have been because she thought herself good enough to be loved by him, but because she held herself to be so insignificant that she had no right to ask for love. She would have taken him because she could have been of use, and because she would have felt that she had no right to demand any other purpose in the world. She would have done this, had she not been deterred by the rude offer of other advantages which had with so much ill judgment been made to her by her aunt.

Now, here was a lover who was not old and careworn, who was personally agreeable to her, with whom something of the customary romance of the world might be possible. Should she take him? She knew well that there were drawbacks. Her perceptions had not missed to notice the man's imperfections, his vulgarities, his false promises, his little pushing ways. But why was she to expect him to be perfect, seeing, as she so plainly did, her own imperfections? As for her money, of course he wanted her money. So had Mr. Ball wanted her money. What man on earth

could have wished to marry her unless she had had money? It was thus that she thought of herself. And he had robbed her! But that she had forgiven; and, having forgiven it, was too generous to count it for anything. But, nevertheless, she was ambitious. Might there not be a better, even than Mr. Rubb?

Mr. Maguire squinted horribly; so horribly that the form and face of the man hardly left any memory of themselves except the memory of the squint. His dark hair, his one perfect eye, his good figure, his expressive mouth, were all lost in that dreadful perversion of vision. It was a misfortune so great as to justify him in demanding that he should be judged by different laws than those which are used as to the conduct of the world at large. In getting a wife he might surely use his tongue with more freedom than another man, seeing that his eye was so much against him. If he were somewhat romantic in his talk, or even more than romantic, who could find fault with him? And if he used his clerical vocation to cover the terrors of that distorted pupil, can any woman say that he should be therefore condemned? Miss Mackenzie could not forget his eye, but she thought that she had almost brought herself to forgive it. And, moreover, he was a gentleman, not only by Act of Parliament, but in outward manners. Were she



to become Mrs. Maguire, Miss Baker would certainly come to her house, and it might be given to her to rival Mrs. Stumfold,—in running which race she would be weighted by no Mr. Peters.

It is true that Mr. Maguire had never asked her to marry him, but she believed that he would ask her if she gave him any encouragement. Now it was to come to pass, by a wonderful arrangement of circumstances, that she was to meet these two gentlemen together. It might well be, that on this very occasion, she must choose whether it should be either or neither.

Mr. Rubb came, and she looked anxiously at his dress. He had on bright yellow kid gloves, primrose he would have called them, but, if there be such things as yellow gloves, they were yellow; and she wished that she had the courage to ask him to take them off. This was beyond her, and there he sat, with his gloves almost as conspicuous as Mr. Maguire's eye. Should she, however, ever become Mrs. Rubb, she would not find the gloves to be there permanently; whereas the eye would remain. But then the gloves were the fault of the one man, whereas the eye was simply the misfortune of the other. And Mr. Rubb's hair was very full of perfumed grease, and sat on each side of his head in a conscious arrangement of waviness that was detestable. As she looked at Mr. Rubb in all the brightness of his



evening costume, she began to think that she had better not.

At last Miss Baker came, and they started off together. Miss Mackenzie saw that Miss Baker eyed the man, and she blushed. When they got down upon the doorstep, Samuel Rubb, junior, absolutely offered an arm simultaneously to each lady! At that moment Miss Mackenzie hated him in spite of her special theory.

"Thank you," said Miss Baker, declining the arm; "it is only a step."

Miss Mackenzie declined it also.

"Oh, of course," said Mr. Rubb. "If it's only next door it does not signify."

Miss Todd welcomed them cordially, gloves and all. "My dear," she said to Miss Baker, "I haven't seen you for twenty years. Miss Mackenzie, this is very kind of you. I hope we sha'n't do you any harm, as we are not going to be wicked to-night."

Miss Mackenzie did not dare to say that she would have preferred to be wicked, but that is what she would have said if she had dared.

"Mr. Rubb, I'm very happy to see you," continued Miss Todd, accepting her guest's hand, glove and all. "I hope they haven't made you believe that you are going to have any dancing, for, if so, they have hoaxed you shamefully."

Then she introduced them to Mr. and Mrs. Wilkinson.

Mr. Wilkinson was a plain-looking clergyman, with a very pretty wife. "Adela," Miss Todd said to Mrs. Wilkinson, "you used to dance, but that's all done with now, I suppose."

"I never danced much," said the clergyman's wife, "but have certainly given it up now, partly because I have no one to dance with."

"Here's Mr. Rubb quite ready. He'll dance with you, I'll be bound, if that's all."

Mr. Rubb became very red, and Miss Mackenzie, when she next took courage to look at him, saw that the gloves had disappeared.

There came also a Mr. and Mrs. Fuzzybell, and immediately afterwards Mr. Maguire, whereupon Miss Todd declared her party to be complete.

"Mrs. Fuzzybell, my dear, no cards!" said Miss Todd, quite out loud, with a tragi-comic expression in her face, that was irresistible. "Mr. Fuzzybell, no cards!" Mrs. Fuzzybell said that she was delighted to hear it. Mr. Fuzzybell said that it did not signify. Miss Baker stole a glance at Mr. Maguire, and shook in her shoes. Mr. Maguire tried to look as though he had not heard it.

"Do you play cards much here?" asked Mr. Rubb.

“A great deal too much, sir,” said Miss Todd, shaking her head.

“Have you many dissenters in your parish, Mr. Wilkinson?” asked Mr. Maguire.

“A good many,” said Mr. Wilkinson.

“But no papists?” suggested Mr. Maguire.

“No, we have no Roman Catholics.”

“That is such a blessing!” said Mr. Maguire, turning his eyes up to heaven in a very frightful manner. But he had succeeded for the present in putting down Miss Todd and her cards.

They were now summoned round the tea-table, —a genuine tea-table at which it was expected that they should eat and drink. Miss Mackenzie was seated next to Mr. Maguire on one side of the table, while Mr. Rubb sat on the other between Miss Todd and Miss Baker. While they were yet taking their seats, and before the operations of the banquet had commenced, Susanna entered the room. She also had been specially invited, but she had not returned from school in time to accompany her aunt. The young lady had to walk round the room to shake hands with everybody, and when she came to Mr. Rubb, was received with much affectionate urgency. He turned round in his chair and was loud in his praises. “Miss Mackenzie,” said he, speaking across the table, “I shall have to report in

Gower Street that Miss Susanna has become quite the young lady." From that moment Mr. Rubb had an enemy close to the object of his affections, who was always fighting a battle against him.

Susanna had hardly gained her seat, before Mr. Maguire seized an opportunity which he saw might soon be gone, and sprang to his legs. "Miss Todd," said he, "may I be permitted to ask a blessing?"

"Oh, certainly," said Miss Todd; "but I thought one only did that at dinner."

Mr. Maguire, however, was not the man to sit down without improving the occasion.

"And why not for tea also?" said he. "Are they not gifts alike?"

"Very much alike," said Miss Todd, "and so is a cake at a pastry-cook's. But we don't say grace over our buns."

"We do, in silence," said Mr. Maguire, still standing; "and, therefore, we ought to have it allowed here."

"I don't see the argument; but you're very welcome."

"Thank you," said Mr. Maguire; and then he said his grace. He said it with much poetic emphasis, and Miss Mackenzie, who liked any little additional excitement, thought that Miss Todd had been wrong.

You've a deal of society here, no doubt," said Mr. Rubb to Miss Baker, while Miss Todd was dispensing her tea.

"I suppose it's much the same as other places," said Miss Baker. "Those who know many people can go out constantly if they like it."

"And it's so easy to get to know people," said Mr. Rubb. "That's what makes me like these sort of places so much. There's no stiffness and formality, and all that kind of thing. Now in London, you don't know your next neighbour, though you and he have lived there for ten years."

"Nor here either, unless chance brings you together."

"Ah ; but there is none of that horrid decorum here," said Mr. Rubb. "There's nothing I hate like decorum. It prevents people knowing each other, and being jolly and happy together. Now, the French know more about society than any people, and I'm told they have none of it."

"Im sure I can't say," said Miss Baker.

"It's given up to them that they've got rid of it altogether," said Mr. Rubb.

"Who have got rid of what ?" asked Miss Todd, who saw that her friend was rather dismayed by the tenor of Mr. Rubb's conversation.

"The French have got rid of decorum," said Mr. Rubb.

"Altogether, I believe," said Miss Todd.



"Of course they have. It's given up to them that they have. They're the people that know how to live!"

"You'd better go and live among them, if that's your way of thinking," said Miss Todd.

"I would at once, only for the business," said Mr. Rubb. "If there's anything I hate, its decorum. How pleasant it was for me to be asked in to take tea here in this social way!"

"But I hope decorum would not have forbidden that," said Miss Todd.

"I rather think it would though, in London."

"Where you're known, you mean?" asked Miss Todd.

"I don't know that that makes any difference; but people don't do that sort of thing. Do they, Miss Mackenzie? You've lived in London most of your life, and you ought to know."

Miss Mackenzie did not answer the appeal that was made to her. She was watching Mr. Rubb narrowly, and knew that he was making a fool of himself. She could perceive also that Miss Todd would not spare him. She could forgive Mr. Rubb for being a fool. She could forgive him for not knowing the meaning of words, for being vulgar and assuming; but she could hardly bring herself to forgive him in that he did so as her friend, and as the guest whom she had brought thither. She did not declare to herself that she would have



nothing more to do with him, because he was an ass ; but she almost did come to this conclusion, lest he should make her appear to be an ass also.

“What is the gentleman’s name,” asked Mr. Maguire, who, under the protection of the urn, was able to whisper into Miss Mackenzie’s ear.

“Rubb,” said she.

“Oh, Rubb ; and he comes from London ?”

“He is my brother’s partner in business,” said Miss Mackenzie.

“Oh, indeed. A very worthy man, no doubt. Is he staying with—with you, Miss Mackenzie ?”

Then Miss Mackenzie had to explain that Mr. Rubb was not staying with her ;—that he had come down about business, and that he was staying at some inn.

“An excellent man of business, I’m sure,” said Mr. Maguire. “By-the-by, Miss Mackenzie, if it be not improper to ask, have you any share in the business ?”

Miss Mackenzie explained that she had no share in the business ; and then blundered on, saying how Mr. Rubb had come down to Littlebath about money transactions between her and her brother.

“Oh, indeed,” said Mr. Maguire ; and before he had done, he knew very well that Mr. Rubb had borrowed money of Miss Mackenzie.

“Now, Mrs. Fuzzybell, what are we to do ?” said Miss Todd, as soon as the tea-things were gone.

“We shall do very well,” said Mrs. Fuzzybell; “we’ll have a little conversation.”

“If we could all banish decorum, like Mr. Rubb, and amuse ourselves, wouldn’t it be nice? I quite agree with you, Mr. Rubb; decorum is a great bore; it prevents our playing cards to-night.”

“As for cards, I never play cards myself,” said Mr. Rubb.

“Then, when I throw decorum overboard, it sha’n’t be in company with you, Mr. Rubb.”

“We were always taught to think that cards were objectionable.”

“You were told they were the devil’s books, I suppose,” said Miss Todd.

“Mother always objected to have them in the house,” said Mr. Rubb.

“Your mother was quite right,” said Mr. Maguire; “and I hope that you will never forget or neglect your parents’ precepts. I’m not meaning to judge you, Miss Todd——”

“But that’s just what you are meaning to do, Mr. Maguire.”

“Not at all; very far from it. We’ve all got our wickednesses and imperfections.”

“No, no, not you, Mr. Maguire. Mrs. Fuzzybell, you don’t think that Mr. Maguire has any wickednesses and imperfections?”

“I’m sure I don’t know,” said Mrs. Fuzzybell, tossing her head.

“Miss Todd,” said Mr. Maguire, “when I look into my own heart, I see well how black it is. It is full of iniquity; it is as a grievous sore that is ever running, and will not be purified.”

“Gracious me, how unpleasant!” said Miss Todd.

“I trust that there is no one here who has not a sense of her own wickedness.”

“Or of his,” said Miss Todd.

“Or of his,” and Mr. Maguire looked very hard at Mr. Fuzzybell. Mr. Fuzzybell was a quiet, tame old gentleman, who followed his wife’s heels about wherever she went; but even he, when attacked in this way, became very fierce, and looked back at Mr. Maguire quite as severely as Mr. Maguire looked at him.

“Or of his,” continued Mr. Maguire; “and therefore far be it from me to think hardly of the amusements of other people. But when this gentleman tells me that his excellent parent warned him against the fascination of cards, I cannot but ask him to remember those precepts to his dying bed.”

“I won’t say what I may do later in life,” said Mr. Rubb.

“When he becomes like you and me, Mrs. Fuzzybell,” said Miss Todd.

“When one does get older,” said Mr. Rubb.

“And has succeeded in throwing off all decorum,” said Miss Todd.

“How can you say such things?” asked Miss Baker, who was shocked by the tenor of the conversation.

“It isn’t I, my dear; it’s Mr. Rubb and Mr. Maguire, between them. One says he has thrown off all decorum, and the other declares himself to be a mass of iniquity. What are two poor old ladies like you and I to do in such company?”

Miss Mackenzie, when she heard Mr. Maguire declare himself to be a running sore, was even more angry with him than with Mr. Rubb. He, at any rate, should have known better. After all, was not Mr. Ball better than either of them, though his head was bald and his face worn with that solemn, sad look of care which always pervaded him?

In the course of the evening she found herself seated apart from the general company, with Mr. Maguire beside her. The eye that did not squint was towards her, and he made an effort to be agreeable to her that was not altogether ineffectual.

“Does not society sometimes make you very sad?” he said.

Society had made her sad to-night, and she answered him in the affirmative.

“ It seems that people are so little desirous to make other people happy,” she replied.

“ It was just that idea that was passing through my own mind. Men and women are anxious to give you the best they have, but it is in order that you may admire their wealth or their taste; and they strive to be witty, amusing, and sarcastic; but that, again, is for the *éclat* they are to gain. How few really struggle to make those around them comfortable !”

“ It comes, I suppose, from people having such different tastes,” said Miss Mackenzie, who, on looking round the room, thought that the people assembled there were peculiarly ill assorted.

“ As for happiness,” continued Mr. Maguire, “ that is not to be looked for from society. They who expect their social hours to be happy hours will be grievously disappointed.”

“ Are you not happy at Mrs. Stumfold’s ?”

“ At Mrs. Stumfold’s ? Yes,—sometimes, that is ; but even there I always seem to want something. Miss Mackenzie, has it never occurred to you that the one thing necessary in this life, the one thing,—beyond a hope for the next, you know, the one thing is——ah, Miss Mackenzie, what is it ?”

“ Perhaps you mean a competence,” said Miss Mackenzie.

“ I mean some one to love,” said Mr. Maguire.



As he spoke he looked with all the poetic vigour of his better eye full into Miss Mackenzie's face, and Miss Mackenzie, who then could see nothing of the other eye, felt the effect of the glance somewhat as he intended that she should feel it. When a lady who is thinking about getting married is asked by a gentleman who is frequently in her thoughts whether she does not want some one to love, it is natural that she should presume that he means to be particular; and it is natural also that she should be in some sort gratified by that particularity. Miss Mackenzie was, I think, gratified, but she did not express any such feeling.

"Is not that your idea also?" said he;—"some one to love; is not that the great desideratum here below!" And the tone in which he repeated the last words was by no means ineffective.

"I hope everybody has that," said she.

"I fear not; not anyone to love with a perfect love. Who does Miss Todd love?"

"Miss Baker."

"Does she? And yet they live apart, and rarely see each other. They think differently on all subjects. That is not the love of which I am speaking. And you, Miss Mackenzie, are you sure that you love anyone with that perfect all-trusting love?"

"I love my niece Susanna best," said she.



“Your niece, Susanna! She is a sweet child, a sweet girl; she has everything to make those love her who know her; but——”

“You don’t think anything amiss of Susanna, Mr. Maguire?”

“Nothing, nothing; heaven forbid, dear child! And I think so highly of you for your generosity in adopting her.”

“I could not do less than take one of them, Mr. Maguire.”

“But I meant a different kind of love from that. Do you feel that your regard for your niece is sufficient to fill your heart?”

“It makes me very comfortable.”

“Does it? Ah! me; I wish I could mak myself comfortable.”

“I should have thought, seeing you so much in Mrs. Stumfold’s house——”

“I have the greatest veneration for that woman, Miss Mackenzie! I have sometimes thought that of all the human beings I have ever met, she is the most perfect; she is human, and therefore a sinner, but her sins never meet my eyes.”

Miss Mackenzie, who did not herself regard Mrs. Stumfold as being so much better than her neighbours, could not receive this with much rapture.

“But,” continued Mr. Maguire, “she is as cold—as cold—as cold as ice.”

As the lady in question was another man's wife, this did not seem to Miss Mackenzie to be of much consequence to Mr. Maguire, but she allowed him to go on.

"Stumfold I don't think minds it; he is of that joyous disposition that all things work to good for him. Even when she's most obdurate in her sternness to him——"

"Laws! Mr. Maguire, I did not think she was ever stern to him."

"But she is, very hard. Even then I don't think he minds it much. But, Miss Mackenzie, that kind of companion would not do for me at all. I think a woman should be soft and soothing, like a dove."

She did not stop to think whether doves are soothing, but she felt that the language was pretty.

Just at this moment she was summoned by Miss Baker, and looking up she perceived that Mr. and Mrs. Fuzzybell were already leaving the room.

"I don't know why you need disturb Miss Mackenzie," said Miss Todd, "she has only got to go to next door, and she seems very happy just now."

"I would sooner go with Miss Baker," said Miss Mackenzie.

"Mr. Maguire would see you home," suggested Miss Todd.

But Miss Mackenzie of course went with Miss Baker, and Mr. Rubb accompanied them.

“Good night, Mr. Rubb,” said Miss Todd; “and don’t make very bad reports of us in London,”

“Oh! no; indeed I won’t.”

“For though we do play cards, we still stick to decorum, as you must have observed to-night.”

At Miss Mackenzie’s door there was an almost overpowering amount of affectionate farewells. Mr. Maguire was there as well as Mr. Rubb, and both gentlemen warmly pressed the hand of the lady they were leaving. Mr. Rubb was not quite satisfied with his evening’s work, because he had not been able to get near to Miss Mackenzie; but, nevertheless, he was greatly gratified by the general manner in which he had been received, and was much pleased with Littlebath and its inhabitants. Mr. Maguire, as he walked home by himself, assured himself that he might as well now put the question; he had been thinking about it for the last two months, and had made up his mind that matrimony would be good for him.

Miss Mackenzie, as she went to bed, told herself that she might have a husband if she pleased; but then, which should it be? Mr. Rubb’s manners were very much against him; but of Mr. Maguire’s eye she had caught a gleam as he turned from her on the door-steps, which made her think of that alliance with dismay.

## CHAPTER XII.

## MRS. STUMFOLD INTERFERES.

ON the morning following Miss Todd's tea-party, Mr. Rubb called on Miss Mackenzie and bade her adieu. He was, he said, going up to London at once, having received a letter which made his presence there imperative. Miss Mackenzie could, of course, do no more than simply say good-bye to him. But when she had said so he did not even then go at once. He was standing with his hat in hand, and had bade her farewell; but still he did not go. He had something to say, and she stood there trembling, half fearing what the nature of that something might be.

"I hope I may see you again before long," he said at last.

"I hope you may," she replied.

"Of course I shall. After all that's come and gone, I shall think nothing of running down, if it were only to make a morning call."

"Pray don't do that, Mr. Rubb."

"I shall, as a matter of course. But in spite of that, Miss Mackenzie, I can't go away without saying another word about the money. I can't, indeed."

"There needn't be any more about that, Mr. Rubb."

"But there must be, Miss Mackenzie; there must, indeed; at least, so much as this. I know I've done wrong about that money."

"Don't talk about it. If I choose to lend it to my brother and you without security, there's nothing very uncommon in that."

"No; there aint; at least perhaps there aint. Though as far as I can see, brothers and sisters out in the world are mostly as hard to each other where money is concerned as other people. But the thing is, you didn't mean to lend it without security."

"I'm quite contented as it is."

"And I did wrong about it all through; I feel it so that I can't tell you. I do, indeed. But I'll never rest till that money is paid back again. I never will."

Then, having said that, he went away. When early on the preceding evening he had put on bright yellow gloves, making himself smart before the eyes of the lady of his love, it must be presumed that he did so with some hope of success. In that hope he was altogether betrayed. When he came

and confessed his fraud about the money, it must be supposed that in doing so he felt that he was lowering himself in the estimation of her whom he desired to win for his wife. But, had he only known it, he thereby took the most efficacious step towards winning her esteem. The gloves had been nearly fatal to him ; but those words—"I feel it so that I can't tell you," redeemed the evil that the gloves had done. He went away, however, saying nothing more then, and failing to strike while the iron was hot.

Some six weeks after this Mrs. Stumfold called on Miss Mackenzie, making a most important visit. But it should be first explained, before the nature of that visit is described, that Miss Mackenzie had twice been to Mrs. Stumfold's house since the evening of Miss Todd's party, drinking tea there on both occasions, and had twice met Mr. Maguire. On the former occasion they two had had some conversation, but it had been of no great moment. He had spoken nothing then of the pleasures of love, nor had he made any allusion to the dovelike softness of women. On the second meeting he had seemed to keep aloof from her altogether, and she had begun to tell herself that that dream was over, and to scold herself for having dreamed at all ;—when he came up close behind and whispered a word in her ear.



“You know,” he said “how much I would wish to be with you, but I can’t now.”

She had been startled, and had turned round, and had found herself close to his dreadful eye. She had never been so close to it before, and it frightened her. Then again he came to her just before she left, and spoke to her in the same mysterious way :

“I will see you in a day or two,” he said, “but never mind now ;” and then he walked away. She had not spoken a word to him, nor did she speak a word to him that evening.

Miss Mackenzie had never before seen Mrs. Stumfold since her first visit of ceremony, except in that lady’s drawing-room, and was surprised when she heard the name announced. It was an understood thing that Mrs. Stumfold did not call on the Stumfoldians unless she had some great and special reason for doing so,—unless some erring sister required admonishing, or the course of events in the life of some Stumfoldian might demand special advice. I do not know that any edict of this kind had actually been pronounced, but Miss Mackenzie, though she had not yet been twelve months in Littlebath, knew that this arrangement was generally understood to exist. It was plain to be seen by the lady’s face, as she entered the room, that some special cause had brought her now. It wore none of those pretty

smiles with which morning callers greet their friends before they begin their first gentle attempts at miscellaneous conversation. It was true that she gave her hand to Miss Mackenzie, but she did even this with austerity; and when she seated herself,—not on the sofa as she was invited to do, but on one of the square, hard, straight-backed chairs,—Miss Mackenzie knew well that pleasantness was not to be the order of the morning.

“My dear Miss Mackenzie,” said Mrs. Stumfold, “I hope you will pardon me if I express much tender solicitude for your welfare.”

Miss Mackenzie was so astonished at this mode of address, and at the tone in which it was uttered, that she made no reply to it. The words themselves had in them an intention of kindness, but the voice and look of the lady were, if kind, at any rate not tender.

“You came among us,” continued Mrs. Stumfold, “and became one of us, and we have been glad to welcome you.”

“I’m sure I’ve been much obliged.”

“We are always glad to welcome those who come among us in a proper spirit. Society with me, Miss Mackenzie, is never looked upon as an end in itself. It is only a means to an end. No woman regards society more favourably than I do. I think it offers to us one of the most efficacious means of spreading true gospel teaching. With

these views I have always thought it right to open my house in a spirit, as I hope, of humble hospitality ;—and Mr. Stumfold is of the same opinion. Holding these views, we have been delighted to see you among us, and, as I have said already, to welcome you as one of us.”

There was something in this so awful that Miss Mackenzie hardly knew how to speak, or let it pass without speaking. Having a spirit of her own she did not like being told that she had been, as it were, sat upon and judged, and then admitted into Mrs. Stumfold’s society as a child may be admitted into a school after an examination. And yet on the spur of the moment she could not think what words might be appropriate for her answer. She sat silent, therefore, and Mrs. Stumfold again went on.

“I trust that you will acknowledge that we have shown our good will towards you, our desire to cultivate a Christian friendship with you, and that you will therefore excuse me if I ask you a question which might otherwise have the appearance of interference. Miss Mackenzie, is there anything between you and my husband’s curate, Mr. Maguire?”

Miss Mackenzie’s face became suddenly as red as fire, but for a moment or two she made no answer. I do not know whether I may as yet have succeeded in making the reader understand

the strength as well as the weakness of my heroine's character; but Mrs. Stumfold had certainly not succeeded in perceiving it. She was accustomed probably, to weak, obedient women,—to women who had taught themselves to believe that submission to Stumfoldian authority was a sign of advanced Christianity; and in the mild-looking, quiet-mannered lady who had lately come among them, she certainly did not expect to encounter a rebel. But on such matters as that to which the female hierarch of Littlebath was now alluding, Miss Mackenzie was not by nature adapted to be submissive.

“Is there anything between you and Mr. Maguire?” said Mrs. Stumfold again. “I particularly wish to have a plain answer to that question.”

Miss Mackenzie, as I have said, became very red in the face. When it was repeated, she found herself obliged to speak. “Mrs. Stumfold, I do not know that you have any right to ask me such a question as that.”

“No right! No right to ask a lady who sits under Mr. Stumfold whether or no she is engaged to Mr. Stumfold's own curate! Think again of what you are saying, Miss Mackenzie!” And there was in Mrs. Stumfold's voice as she spoke an expression of offended majesty, and in her countenance a look of awful authority, sufficient

no doubt to bring most Stumfoldian ladies to their bearings.

“You said nothing about being engaged to him.”

“Oh, Miss Mackenzie!”

“You said nothing about being engaged to him; but if you had I should have made the same answer. You asked me if there was anything between me and him; and I think it was a very offensive question.”

“Offensive! I am afraid, Miss Mackenzie, you have not your spirit subject to a proper control. I have come here in all kindness to warn you against danger, and you tell me that I am offensive! What am I to think of you?”

“You have no right to connect my name with any gentleman’s. You can’t have any right merely because I go to Mr. Stumfold’s church. It’s quite preposterous. If I went to Mr. Paul’s church”—Mr. Paul was a very High Church young clergyman who had wished to have candles in his church, and of whom it was asserted that he did keep a pair of candles on an inverted box in a closet inside his bedroom;—“if I went to Mr. Paul’s church, might his wife, if he had one, come and ask me all manner of questions like that?”

Now Mr. Paul’s name stank in the nostrils of Mrs. Stumfold. He was to her the thing accursed. Had Miss Mackenzie quoted the Pope, or Cardinal



Wiseman, or even Dr. Newman, it would not have been so bad. Mrs. Stumfold had once met Mr. Paul, and called him to his face the most abject of all the slaves of the scarlet woman. To this courtesy Mr. Paul, being a good-humoured and somewhat sportive young man, had replied that she was another. Mrs. Stumfold had interpreted the gentleman's meaning wrongly, and had ever since gnashed with her teeth and fired great guns with her eyes whenever Mr. Paul was named within her hearing. "Ribald ruffian," she had once said of him; "but that he thinks his priestly rags protect him, he would not have dared to insult me." It was said that she had complained to Stumfold; but Mr. Stumfold's sacerdotal clothing, whether ragged or whole, prevented him also from interfering, and nothing further of a personal nature had occurred between the opponents.

But Miss Mackenzie, who certainly was a Stumfoldian by her own choice, should not have used the name. She probably did not know the whole truth as to that passage of arms between Mr. Paul and Mrs. Stumfold, but she did know that no name in Littlebath was so odious to the lady as that of the rival clergyman.

"Very well, Miss Mackenzie," said she, speaking loudly in her wrath; "then let me tell you that you will come by your ruin;—yes, by your ruin. You poor, unfortunate woman, you are



unfit to guide your own steps, and will not take counsel from those who are able to put you in the right way !”

“How shall I be ruined ?” said Miss Mackenzie, jumping up from her seat.

“How ? Yes. Now you want to know. After having insulted me in return for my kindness in coming to you, you ask me questions. If I tell you how, no doubt you will insult me again.”

“I haven’t insulted you, Mrs. Stumfold. And if you don’t like to tell me, you needn’t. I’m sure I did not want you to come to me and talk in this way.”

“Want me ! Who ever does want to be re-proved for their own folly ? I suppose what you want is to go on and marry that man, who may have two or three other wives for what you know, and put yourself and your money into the hands of a person whom you never saw in your life above a few months ago, and of whose former life you literally know nothing. Tell the truth, Miss Mackenzie, isn’t that what you desire to do ?”

“I find him acting as Mr. Stumfold’s curate.”

“Yes ; and when I come to warn you, you insult me. He is Mr. Stumfold’s curate, and in many respects he is well fitted for his office.”

“But has he two or three wives already, Mrs. Stumfold ?”

"I never said that he had."

"I thought you hinted it."

"I never hinted it, Miss Mackenzie. If you would only be a little more careful in the things which you allow yourself to say, it would be better for yourself; and better for me too, while I am with you."

"I declare you said something about two or three wives; and if there is anything of that kind true of a gentleman and a clergyman, I don't think he ought to be allowed to go about as a single gentleman. I mean as a curate. Mr. Maguire is nothing to me,—nothing whatever; and I don't see why I should have been mixed up with him; but if there is anything of that sort——"

"But there isn't."

"Then, Mrs. Stumfold, I don't think you ought to have mentioned two or three wives. I don't, indeed. It is such a horrid idea,—quite horrid! And I suppose, after all, the poor man has not got one?"

"If you had allowed me, I should have told you all, Miss Mackenzie. Mr. Maguire is not married, and never has been married, as far as I know."

"Then I do think what you said of him was very cruel."

"I said nothing; as you would have known, only you are so hot. Miss Mackenzie, you quite astonish me; you do, indeed. I had expected to

find you temperate and calm ; instead of that, you are so impetuous, that you will not listen to a word. When it first came to my ears that there might be something between you and Mr. Maguire——”

“I will not be told about something. What does something mean, Mrs. Stumfold ?”

“When I was told of this,” continued Mrs. Stumfold, determined that she would not be stopped any longer by Miss Mackenzie’s energy ; “when I was told of this, and, indeed, I may say saw it——”

“You never saw anything, Mrs. Stumfold.”

“I immediately perceived that it was my duty to come to you ; to come to you and tell you that another lady has a prior claim upon Mr. Maguire’s hand and heart.”

“Oh, indeed.”

“Another young lady,”—with an emphasis on the word young,—“whom he first met at my house, who was introduced to him by me,—a young lady not above thirty years of age, and quite suitable in every way to be Mr. Maguire’s wife. She may not have quite so much money as you ; but she has a fair provision, and money is not everything ; a lady in every way suitable——”

“But is this suitable young lady, who is only thirty years of age, engaged to him ?”

“I presume, Miss Mackenzie, that in speaking to you, I am speaking to a lady who would not wish to interfere with another lady who has been before her. I do hope that you cannot be indifferent to the ordinary feelings of a female Christian on that subject. What would you think if you were interfered with, though, perhaps, as you had not your fortune in early life, you may never have known what that was.”

This was too much even for Miss Mackenzie.

“Mrs. Stumfold,” she said, again rising from her seat, “I won’t talk about this any more with you. Mr. Maguire is nothing to me; and, as far as I can see, if he was, that would be nothing to you.”

“But it would;—a great deal.”

“No, it wouldn’t. You may say what you like to him, though, for the matter of that, I think it a very indelicate thing for a lady to go about raising such questions at all. But perhaps you have known him a long time, and I have nothing to do with what you and he choose to talk about. If he is behaving bad to any friend of yours, go and tell him so. As for me, I won’t hear anything more about it.”

As Miss Mackenzie continued to stand, Mrs. Stumfold was forced to stand also, and soon afterwards found herself compelled to go away. She had, indeed, said all that she had come to say, and

though she would willingly have repeated it again had Miss Mackenzie been submissive, she did not find herself encouraged to do so by the rebellious nature of the lady she was visiting.

“I have meant well, Miss Mackenzie,” she said as she took her leave, “and I hope that I shall see you just the same as ever on my Thursdays.”

To this Miss Mackenzie made answer only by a curtsy, and then Mrs. Stumfold went her way.

Miss Mackenzie, as soon as she was left to herself, began to cry. If Mrs. Stumfold could have seen her, how it would have soothed and rejoiced that lady’s ruffled spirit! Miss Mackenzie would sooner have died than have wept in Mrs. Stumfold’s presence, but no sooner was the front door closed than she began. To have been attacked at all in that way would have been too much for her, but to have been called old and unsuitable, —for that was, in truth, the case; to hear herself accused of being courted solely for her money, and that when in truth she had not been courted at all; to have been informed that a lover for her must have been impossible in those days when she had no money! —was not all this enough to make her cry? And then, was it the truth that Mr. Maguire ought to marry some one else? If so, she was the last woman in Littlebath to interfere between him and that other one. But how

was she to know that this was not some villany on the part of Mrs. Stumfold? She felt sure, after what she had now seen and heard, that nothing in that way would be too bad for Mrs. Stumfold to say or do. She never would go to Mrs. Stumfold's house again; that was a matter of course; but what should she do about Mr. Maguire? Mr. Maguire might never speak to her in the way of affection,—probably never would do so; that she could bear; but how was she to bear the fact that every Stumfoldian in Littlebath would know all about it? On one thing she finally resolved, that if ever Mr. Maguire spoke to her on the subject, she would tell him everything that had occurred. After that she cried herself to sleep.

On that afternoon she felt herself to be very desolate and much in want of a friend. When Susanna came back from school in the evening she was almost more desolate than before. She could say nothing of her troubles to one so young, nor yet could she shake off the thought of them. She had been bold enough while Mrs. Stumfold had been with her, but now that she was alone, or almost worse than alone, having Susanna with her,—now that the reaction had come, she began to tell herself that a continuation of this solitary life would be impossible to her. How was she to live if she was to be trampled upon in this way?



Was it not almost necessary that she should leave Littlebath? And yet if she were to leave Littlebath, whither should she go, and how should she muster courage to begin everything over again? If only it had been given her to have one friend,—one female friend to whom she could have told everything! She thought of Miss Baker, but Miss Baker was a stanch Stumfoldian; and what did she know of Miss Baker that gave her any right to trouble Miss Baker on such a subject? She would almost rather have gone to Miss Todd, if she had dared.

She laid awake crying half the night. Nothing of the kind had ever occurred to her before. No one had ever accused her of any impropriety; no one had ever thrown it in her teeth that she was longing after fruit that ought to be forbidden to her. In her former obscurity and dependence she had been safe. Now that she had begun to look about her and hope for joy in the world, she had fallen into this terrible misfortune! Would it not have been better for her to have married her cousin John Ball, and thus have had a clear course of duty marked out for her? Would it not have been better for her even to have married Harry Handcock than to have come to this misery? What good would her money do her, if the world was to treat her in this way?

And then, was it true? Was it the fact that

Mr. Maguire was ill-treating some other woman in order that he might get her money? In all her misery she remembered that Mrs. Stumfold would not commit herself to any such direct assertion, and she remembered also that Mrs. Stumfold had especially insisted on her own part of the grievance,—on the fact that the suitable young lady had been met by Mr. Maguire in her drawing-room. As to Mr. Maguire himself, she could reconcile herself to the loss of him. Indeed she had never yet reconciled herself to the idea of taking him. But she could not endure to think that Mrs. Stumfold's interference should prevail, or, worse still, that other people should have supposed it to prevail.

The next day was Thursday,—one of Mrs. Stumfold's Thursdays,—and in the course of the morning Miss Baker came to her, supposing that, as a matter of course, she would go to the meeting.

“Not to-night, Miss Baker,” said she.

“Not going! and why not?”

“I'd rather not go out to-night.

“Dear me, how odd. I thought you always went to Mrs. Stumfold. There's nothing wrong I hope?”

Then Miss Mackenzie could not restrain herself, and told Miss Baker everything. And she told her story, not with whines and lamentations, as

she had thought of it herself while lying awake during the past night, but with spirited indignation. "What right had she to come to me and accuse me?"

"I suppose she meant it for the best," said Miss Baker.

"No, Miss Baker, she meant it for the worst. I am sorry to speak so of your friend, but I must speak as I find her. She intended to insult me. Why did she tell me of my age and my money? Have I made myself out to be young? or misbehaved myself with the means which Providence has given me? And as to the gentleman, have I ever conducted myself so as to merit reproach? I don't know that I was ever ten minutes in his company that you were not there also."

"It was the last accusation I should have brought against you," whimpered Miss Baker.

"Then why has she treated me in this way? What right have I given her to be my adviser, because I go to her husband's church? Mr. Maguire is my friend, and it might have come to that, that he should be my husband. Is there any sin in that, that I should be rebuked?"

"It was for the other lady's sake, perhaps."

"Then let her go to the other lady, or to him. She has forgotten herself in coming to me, and she shall know that I think so."

Miss Baker, when she left the Paragon, felt for

Miss Mackenzie more of respect and more of esteem also than she had ever felt before. But Miss Mackenzie, when she was left alone, went up-stairs, threw herself on her bed, and was again dissolved in tears.

## CHAPTER XIII.

## MR. MAGUIRE'S COURTSHIP.

AFTER the scene between Miss Mackenzie and Miss Baker more than a week passed by before Miss Mackenzie saw any of her Littlebath friends ; or, as she called them with much sadness when speaking of them to herself, her Littlebath acquaintances. Friends, or friend, she had none. It was a slow, heavy week with her, and it is hardly too much to say that every hour in it was spent in thinking of the attack which Mrs. Stumfold had made upon her. When the first Sunday came, she went to church, and saw there Miss Baker, and Mrs. Stumfold, and Mr. Stumfold and Mr. Maguire. She saw, indeed, many Stumfoldians, but it seemed that their eyes looked at her harshly, and she was quite sure that the coach-maker's wife treated her with marked incivility as they left the porch together. Miss Baker had frequently waited for her on Sunday mornings, and walked the length of two streets with her ;

but she encountered no Miss Baker near the church gate on this morning, and she was sure that Mrs. Stumfold had prevailed against her. If it was to be thus with her, had she not better leave Littlebath as soon as possible? In the same solitude she lived the whole of the next week; with the same feelings did she go to church on the next Sunday; and then again was she maltreated by the up-turned nose and half-averted eyes of the coachmaker's wife.

Life such as this would be impossible to her. Let any of my readers think of it, and then tell themselves whether it could be possible. Mariana's solitude in the moated grange was as nothing to hers. In granges, and such like rural retreats, people expect solitude; but Miss Mackenzie had gone to Littlebath to find companionship. Had she been utterly disappointed, and found none, that would have been bad; but she had found it and then lost it. Mariana, in her desolateness was still waiting for the coming of some one; and so was Miss Mackenzie waiting, though she hardly knew for whom. For me, if I am to live in a moated grange, let it be in the country. Moated granges in the midst of populous towns are very terrible.

But on the Monday morning,—the morning of the second Monday after the Stumfoldian attack,—Mr. Maguire came, and Mariana's weariness



was, for the time, at an end. Susanna had hardly gone, and the breakfast things were still on the table, when the maid brought her up word that Mr. Maguire was below, and would see her if she would allow him to come up. She had heard no ring at the bell, and having settled herself with a novel in the arm-chair, had almost ceased for the moment to think of Mr. Maguire or of Mrs. Stumfold. There was something so sudden in the request now made to her, that it took away her breath.

"Mr. Maguire, miss, the clergyman from Mr. Stumfold's church," said the girl again.

It was necessary that she should give an answer, though she was ever so breathless.

"Ask Mr. Maguire to walk up," she said; and then she began to bethink herself how she would behave to him.

He was there, however, before her thoughts were of much service to her, and she began by apologizing for the breakfast things.

"It is I that ought to beg your pardon for coming so early," said he; "but my time at present is so occupied that I hardly know how to find half an hour for myself; and I thought you would excuse me."

"Oh, certainly," said she; and then sitting down, she waited for him to begin.

It would have been clear to any observer, had

there been one present, that Mr. Maguire had practised his lesson. He could not rid himself of those unmistakable signs of preparation which every speaker shows when he has been guilty of them. But this probably did not matter with Miss Mackenzie, who was too intent on the part she herself had to play to notice his imperfections.

"I saw that you observed, Miss Mackenzie," he said, "that I kept aloof from you on the two last evenings on which I met you at Mrs. Stumfold's."

"That's a long time ago, Mr. Maguire," she answered. "It's nearly a month since I went to Mrs. Stumfold's house."

"I know that you were not there on the last Thursday. I noticed it. I could not fail to notice it. Thinking so much of you as I do, of course I did notice it. Might I ask you why you did not go?"

"I'd rather not say anything about it," she replied, after a pause.

"Then there has been some reason? Dear Miss Mackenzie, I can assure you I do not ask you without a cause."

"If you please, I will not speak upon that subject. I had much rather not, indeed, Mr. Maguire."

"And shall I not have the pleasure of seeing you there on next Thursday?"

"Certainly not."

"Then you have quarrelled with her, Miss Mackenzie?"

He said nothing now of the perfections of that excellent woman, of whom, not long since, he had spoken in terms almost too strong for any simply human virtues.

"I'd rather not speak of it. It can't do any good. I don't know why you should ask me whether I intend to go there any more, but as you have, I have answered you."

Then Mr. Maguire got up from his chair, and walked about the room, and Miss Mackenzie, watching him closely, could see that he was much moved. But, nevertheless, I think he had made up his mind to walk about the room beforehand. After a while he paused, and, still standing, spoke to her again across the table.

"May I ask you this question? Has Mrs. Stumfold said anything to you about me?"

"I'd rather not talk about Mrs. Stumfold."

"But, surely, I may ask that. I don't think you are the woman to allow anything said behind a person's back to be received to his detriment."

"Whatever one does hear about people one always hears behind their backs."

"Then she has told you something, and you have believed it?"

She felt herself to be so driven by him that she

did not know how to protect herself. It seemed to her that these clerical people of Littlebath had very little regard for the feelings of others in their modes of following their own pursuits.

"She has told you something of me, and you have believed her?" repeated Mr. Maguire. "Have I not a right to ask you what she has said?"

"You have no right to ask me anything."

"Have I not, Miss Mackenzie? Surely that is hard. Is it not hard that I should be stabbed in the dark, and have no means of redressing myself? I did not expect such an answer from you;—indeed I did not."

"And is not it hard that I should be troubled in this way? You talk of stabbing. Who has stabbed you? Is it not your own particular friend, whom you described to me as the best person in all the world? If you and she fall out, why should I be brought into it? Once for all, Mr. Maguire, I won't be brought into it."

Now he sat down, and again paused before he went on with his task.

"Miss Mackenzie," he said, when he did speak, "I had not intended to be so abrupt as I fear you will think me in that which I am about to say; but I believe you will like plain measures best."

"Certainly I shall, Mr. Maguire."

"They are the best, always. If, then, I am plain

with you, will you be plain with me also? I think you must guess what it is I have to say to you."

"I hate guessing anything, Mr. Maguire."

"Very well; then I will be plain. We have now known each other for nearly a year, Miss Mackenzie."

"A year, is it? No, not a year. This is the beginning of June, and I did not come here till the end of last August. It's about nine months, Mr. Maguire."

"Very well; nine months. Nine months may be as nothing in an acquaintance, or it may lead to the closest friendship."

"I don't know that we have met so very often. You have the parish to attend to, Mr. Maguire."

"Of course I have;—or rather I had, for I have left Mr. Stumfold."

"Left Mr. Stumfold! Why, I heard you preach yesterday."

"I did preach yesterday, and shall till he has got another assistant. But he and I are parted as regards all friendly connection."

"But isn't that a pity?"

"Miss Mackenzie, I don't mind telling you that I have found it impossible to put up with the impertinence of that woman;"—and now, as he spoke, there came a distorted fire out of his imperfect eye;—"impossible! If you knew what I have gone through in attempting it! But that's

over. I have the greatest respect for him in the world; a very thorough esteem. He is a hard-working man, and though I do not always approve the style of his wit,—of which, by-the-bye, he thinks too much himself,—still, I acknowledge him to be a good spiritual pastor. But he has been unfortunate in his marriage. No doubt he has got money, but money is not everything.”

“Indeed, it is not, Mr. Maguire.”

“How he can live in the same house with that Mr. Peters, I can never understand. The quarrels between him and his daughter are so incessant that poor Mr. Stumfold is unable to conceal them from the public.”

“But you have spoken so highly of her.”

“I have endeavoured, Miss Mackenzie,—I have endeavoured to think well of her. I have striven to believe that it was all gold that I saw. But let that pass. I was forced to tell you that I am going to leave Mr. Stumfold’s church, or I should not now have spoken about her or him. And now comes the question, Miss Mackenzie.”

“What is the question, Mr. Maguire?”

“Miss Mackenzie,—Margaret, will you share your lot with mine? It is true that you have money. It is true that I have none,—not even a curacy now. But I don’t think that any such consideration as that would weigh with you for a moment, if you can find it in your heart to love me.”



Miss Mackenzie sat thinking for some minutes before she gave her answer;—or striving to think; but she was so completely under the terrible fire of his eye, that any thought was very difficult.

“I am not quite sure about that,” she said after a while. “I think, Mr. Maguire, that there should be a little money on both sides. You would hardly wish to live altogether on your wife’s fortune.”

“I have my profession,” he replied, quickly.

“Yes, certainly; and a noble profession it is;—the most noble,” said she.

“Yes, indeed; the most noble.”

“But somehow——”

“You mean that clergymen are not paid as they should be. No, they are not, Miss Mackenzie. And is it not a shame for a Christian country like this that it should be so? But still, as a profession, it has its value. Look at Mrs. Stumfold; where would she be if she were not a clergyman’s wife? The position has its value. A clergyman’s wife is received everywhere, you know.”

“A man before he talks of marriage ought to have something of his own, Mr. Maguire; besides——”

“Besides what?”

“Well, I’ll tell you. As you have done me this honour, I think that I am now bound to tell

you what Mrs. Stumfold said to me. She had no right to connect my name with yours or with that of any other gentleman, and my quarrel with her is about that. As to what she said about you, that is your affair and not mine."

Then she told him the whole of that conversation which was given in the last chapter, not indeed repeating the hint about the three or four wives, but recapitulating as clearly as she could all that had been said about the suitable young lady.

"I knew it," said he; "I knew it. I knew it as well as though I had heard it. Now what am I to think of that woman, Miss Mackenzie?"

"Of which woman?"

"Of Mrs. Stumfold, of course. It's all jealousy: every bit of it jealousy."

"Jealousy! Do you mean that she—that she  
——"

"Not jealousy of that kind, Miss Mackenzie. Oh dear, no. She's as pure as the undriven snow, I should say, as far as that goes. But she can't bear to think that I should rise in the world."

"I thought she wanted to marry you to a suitable lady, and young, with a fair provision."

"Psha! The lady has about seventy pounds a-year! But that would signify nothing if I loved her, Miss Mackenzie."

"There has been something, then?"

"Yes; there has been something. That is, nothing of my doing;—nothing on earth. Miss Mackenzie, I'm as innocent as the babe unborn."

As he said this she could not help looking into the horrors of his eye, and thinking that innocent was not the word for him.

"I'm as innocent as the babe unborn. Why should I be expected to marry a lady merely because Mrs. Stumfold tells me that there she is? And it's my belief that old Peters has got their money somewhere, and won't give it up, and that that's the reason of it."

"But did you ever say you would marry her?"

"What! Miss Floss, never! I'll tell you the whole story, Miss Mackenzie; and if you want to ask any one else, you can ask Mrs. Perch." Mrs. Perch was the coachbuilder's wife. "You've seen Miss Floss at Mrs. Stumfold's, and must know yourself whether I ever noticed her any more than to be decently civil."

"Is she the lady that's so thin and tall?"

"Yes."

"With the red hair?"

"Well, it's sandy, certainly. I shouldn't call it just red myself."

"Some people like red hair, you know," said Miss Mackenzie, thinking of the suitable lady. Miss Mackenzie was willing at that moment to

forfeit all her fortune if Miss Floss was not older than she was !

“ And that is Miss Floss, is it ? ”

“ Yes, and I don’t blame Mrs. Stumfold for wishing to get a husband for her friend, but it is hard upon me.”

“ Really, Mr. Maguire, I think that perhaps you couldn’t do better.”

“ Better than what ? ”

“ Better than take Miss Floss. As you say, some people like red hair. And she is very suitable, certainly. And, Mr. Maguire, I really shouldn’t like to interfere ;—I shouldn’t, indeed.”

“ Miss Mackenzie, you’re joking, I know.”

“ Not in the least, Mr. Maguire. You see there has been something about it.”

“ There has been nothing.”

“ There’s never smoke without fire ; and I don’t think a lady like Mrs. Stumfold would come here and tell me all that she did, if [it hadn’t gone some way. And you owned just now that you admired her.”

“ I never owned anything of the kind. I don’t admire her a bit. Admire her ! Oh, Miss Mackenzie, what do you think of me ? ”

Miss Mackenzie said that she really didn’t know what to think.

Then, having as he thought altogether disposed of Miss Floss, he began again to press his suit.

And she was weak ; for though she gave him no positive encouragement, neither did she give him any positive denial. Her mind was by no means made up, and she did not know whether she wished to take him or to leave him. Now that the thing had come so near, what guarantee had she that he would be good to her if she gave him everything that she possessed ? As to her cousin John Ball, she would have had many guarantees. Of him she could say that she knew what sort of a man he was ; but what did she know of Mr. Maguire ? At that moment, as he sat there pleading his own cause with all the eloquence at his command, she remembered that she did not even know his Christian name. He had always in her presence been called Mr. Maguire. How could she say that she loved a man whose very name she had not as yet heard ?

But still, if she left all her chances to run from her, what other fate would she have but that of being friendless all her life ? Of course she must risk much if she was ever minded to change her mode of life. She had said something to him as to the expediency of there being money on both sides, but as she said it she knew that she would willingly have given up her money could she only have been sure of her man. Was not her income enough for both ? What she wanted was companionship, and love if it might be possible ; but



if not love, then friendship. This, had she known where she could purchase it with certainty, she would willingly have purchased with all her wealth.

“If I have surprised you, will you say that you will take time to think of it?” pleaded Mr. Maguire.

Miss Mackenzie, speaking in the lowest possible voice, said that she would take time to think of it.

When a lady says that she will take time to think of such a proposition, the gentleman is generally justified in supposing that he has carried his cause. When a lady rejects a suitor, she should reject him peremptorily. Anything short of such peremptory rejection is taken for acquiescence. Mr. Maguire consequently was elated, called her Margaret, and swore that he loved her as he had never loved woman yet.

“And when may I come again?” he asked.

Miss Mackenzie begged that she might be allowed a fortnight to think of it.

“Certainly,” said the happy man.

“And you must not be surprised,” said Miss Mackenzie, “if I make some inquiry about Miss Floss.”

“Any inquiry you please,” said Mr. Maguire. “It is all in that woman’s brain; it is indeed. Miss Floss, perhaps, has thought of it; but I can’t help that, can I? I can’t help what has



been said to her. But if you mean anything as to a promise from me, Margaret, on my word as a Christian minister of the Gospel, there has been nothing of the kind."

She did not much mind his calling her Margaret; it was in itself such a trifle; but when he made a fuss about kissing her hand, it annoyed her.

"Only your hand," he said, beseeching the privilege.

"Psha," she said, "what's the good?"

She had sense enough to feel that with such love-making as that between her and her lover there should be no kissing till after marriage; or at any rate, no kissing of hands, as is done between handsome young men of twenty-three and beautiful young ladies of eighteen, when they sit in balconies on moonlight nights. A good honest kiss, mouth to mouth, might not be amiss when matters were altogether settled; but when she thought of this, she thought also of his eye and shuddered. His eye was not his fault, and a man should not be left all his days without a wife because he squints; but still, was it possible? could she bring herself to endure it?

He did kiss her hand, however, and then went. As he stood at the door he looked back fondly and exclaimed—

"On Monday fortnight, Margaret; on Monday fortnight."

“Goodness gracious, Mr. Maguire,” she answered, “do shut the door;” and then he vanished.

As soon as he was gone she remembered that his name was Jeremiah. She did not know how she had learned it, but she knew that such was the fact. If it did come to pass, how was she to call him? She tried the entire word Jeremiah, but it did not seem to answer. She tried Jerry also, but that was worse. Jerry might have been very well had they come together fifteen years earlier in life, but she did not think that she could call him Jerry now. She supposed it must be Mr. Maguire; but if so, half the romance of the thing would be gone at once!

She felt herself to be very much at sea, and almost wished that she might be like Mariana again, waiting and aweary, so grievous was the necessity of having to make up her mind on such a subject. To whom should she go for advice? She had told him that she would make further inquiries about Miss Floss, but of whom was she to make them? The only person to whom she could apply was Miss Baker, and she was almost sure that Miss Baker would despise her for thinking of marrying Mr. Maguire.

But after a day or two she did tell Miss Baker, and she saw at once that Miss Baker did despise her. But Miss Baker, though she manifestly did

despise her, promised her some little aid. Miss Todd knew everything and everybody. Might Miss Baker tell Miss Todd? If there was anything wrong, Miss Todd would ferret it out to a certainty. Miss Mackenzie, hanging down her head, said that Miss Baker might tell Miss Todd. Miss Baker, when she left Miss Mackenzie, turned at once into Miss Todd's house, and found her friend at home.

"It surprises me that any woman should be so foolish," said Miss Baker.

"Come, come, my dear, don't you be hard upon her. We have all been foolish in our days. Do you remember, when Sir Lionel used to be here, how foolish you and I were?"

"It's not the same thing at all," said Miss Baker. "Did you ever see a man with such an eye as he has got?"

"I shouldn't mind his eye, my dear; only I'm afraid he's got no money."

Miss Todd, however, promised to make inquiries, and declared her intention of communicating what intelligence she might obtain direct to Miss Mackenzie. Miss Baker resisted this for a little while, but ultimately submitted, as she was wont to do, to the stronger character of her friend.

Miss Mackenzie had declared that she must have a fortnight to think about it, and Miss

Todd therefore knew that she had nearly a fortnight for her inquiries. The reader may be sure that she did not allow the grass to grow under her feet. With Miss Mackenzie the time passed slowly enough, for she could only sit on her sofa and doubt, resolving first one way and then another; but Miss Todd went about Littlebath, here and there, among friends and enemies, filling up all her time; and before the end of the fortnight she certainly knew more about Mr. Maguire than did anybody else in Littlebath.

She did not see Miss Mackenzie till the Saturday, the last Saturday before the all-important Monday; but on that day she went to her.

"I suppose you know what I'm come about, my dear," she said.

Miss Mackenzie blushed, and muttered something about Miss Baker.

"Yes, my dear; Miss Baker was speaking to me about Mr. Maguire. You needn't mind speaking out to me, Miss Mackenzie. I can understand all about it; and if I can be of any assistance, I shall be very happy. No doubt you feel a little shy, but you needn't mind with me."

"I'm sure you're very good."

"I don't know about that, but I hope I'm not very bad. The long and the short of it is, I suppose, that you think you might as well,—might as well take Mr. Maguire."

Miss Mackenzie felt thoroughly ashamed of herself. She could not explain to Miss Todd all her best motives ; and then, those motives which were not the best were made to seem so very weak and mean by the way in which Miss Todd approached them. When she thought of the matter alone, it seemed to her that she was perfectly reasonable in wishing to be married, in order that she might escape the monotony of a lonely life ; and she thought that if she could talk to Miss Todd about the subject gently, for a quarter of an hour at a time every day for two or three months, it was possible that she might explain her views with credit to herself ; but how could she do this to anyone so very abruptly ? She could only confess that she did want to marry the man, as a child confesses her longing for a tart.

“ I have thought about it, certainly,” she said.

“ Quite right,” said Miss Todd ; “ quite right, if you like him. Now for me, I’m so fond of my own money and my own independence, that I’ve never had a fancy that way,—not since I was a girl.”

“ But you’re so different, Miss Todd ; you’ve got such a position of your own.”

And Miss Mackenzie, who was at present desirous of marrying a very strict evangelical clergyman, thought with envy of the social ad-

· vantages and pleasant iniquities of her wicked neighbour.

“ Oh, I don’t know. I’ve a few friends, but that comes of being here so long. And then, you see, I ain’t particular as you are. I always see that when a lady goes in to be evangelical, she soon finds a husband to take care of her ; that is, if she’s got any money. It all goes on very well, and I’ve no doubt they’re right. There’s my friend Mary Baker, she’s single still ; but then she began very late in life. Now about Mr. Maguire.”

“ Well, Miss Todd.”

“ In the first place, I really don’t think he has got much that he can call his own.”

“ He hasn’t got anything, Miss Todd ; he told me so himself.”

“ Did he, indeed ?” said Miss Todd ; “ then let me tell you he is a deal honestest than they are in general.”

“ Oh, he told me that. I know he’s got no income in the world besides his curacy, and that he has thrown up.”

“ And therefore you’re going to give him yours.”

“ I don’t know about that, Miss Todd ; but it wasn’t about money that I was doubting. What I’ve got is enough for both of us, if his wants are not greater than mine. What is the use of money



if people cannot be happy together with it? I don't care a bit for money, Miss Todd; that is, not for itself. I shouldn't like to be dependent on a stranger; I don't know that I'd like to be dependent again even on a brother; but I should take no shame to be dependent on a husband, if he was good to me."

"That's just it; isn't it?"

"There's quite enough for him and me."

"I must say you look at the matter in the most disinterested way. I couldn't bring myself to take it up like that."

"You haven't lived the life that I have, Miss Todd, and I don't suppose you ever feel solitary as I do."

"Well, I don't know. We single women have to be solitary sometimes,—and sometimes sad."

"But you're never sad, Miss Todd."

"Have you never heard there are some animals, that, when they're sick, crawl into holes, and don't ever show themselves among the other animals? Though it is only the animals that do it, there's a pride in that which I like. What's the good of complaining if one's down in the mouth? When one gets old and heavy and stupid, one can't go about as one did when one was young; and other people won't care to come to you as they did then."

"But I had none of that when I was young, Miss Todd."

"Hadn't you? Then I won't say but what you may be right to try and begin now. But, laws! what am I talking of? I'm old enough to be your mother."

"I think it so kind of you to talk to me at all."

"Well, now about Mr. Maguire. I don't think he's possessed of much of the fat of the land; but that you say you know already?"

"Oh yes, I know all that."

"And it seems he has lost his curacy?"

"He threw that up himself."

"I shouldn't be surprised,—but mind, I don't say this for certain,—but I shouldn't be surprised if he owed a little money."

Miss Mackenzie's face became rather long.

"What do you call a little, Miss Todd?"

"Two or three hundred pounds. I don't call that a great deal."

"Oh dear, no!" and Miss Mackenzie's face again became cheerful. "That could be settled without any trouble."

"Upon my word, you're the most generous woman I ever saw."

"No, I'm not that."

"Or else you must be very much in love?"

"I don't think I'm that either, Miss Todd; only I don't care much about money if other things are suitable. What I chiefly wanted to know was——"

"About that Miss Floss?"

"Yes, Miss Todd."

"My belief is there never was a greater calumny, or what I should call a stronger attempt at a do. Mind, I don't think much of your St. Stumfolda, and never did. I believe the poor man has never said a word to the woman. Mrs. Stumfold has put it into her head that she could have Mr. Maguire if she chose to set her cap at him, and, I dare say Miss Floss has been dutiful to her saint. But, Miss Mackenzie, if nothing else hinders you, don't let that hinder you." Then Miss Todd, having done her business and made her report, took her leave.

This was on Saturday. The next day would be Sunday, and then on the following morning she must make her answer! All that she had heard about Mr. Maguire was, to her thinking, in his favour. As to his poverty, that he had declared himself, and that she did not mind. As to a few hundred pounds of debt, how was a poor man to have helped such a misfortune? In that matter of Miss Floss he had been basely maligned;—so much maligned, that Miss Mackenzie owed him all her sympathy. What excuse could she now have for refusing him?

When she went to bed on the Sunday night such were her thoughts and her feelings.

## CHAPTER XIV.

## TOM MACKENZIE'S BED-SIDE.

THERE was a Stumfoldian edict, ultra-Median-and-Persian in its strictness, ordaining that no Stumfoldian in Littlebath should be allowed to receive a letter on Sundays. And there also existed a co-ordinate rule on the part of the Postmaster-General—or, rather, a privilege granted by that functionary,—in accordance with which Stumfoldians, and other such sects of Sabbatarians, were empowered to prohibit the letter-carriers from contaminating their special knockers on Sunday mornings. Miss Mackenzie had given way to this easily, seeing nothing amiss in the edict, and not caring much for her Sunday letters. In consequence, she received on the Monday mornings those letters which were due to her on Sundays, and, on this special Monday morning she received a letter, as to which the delay was of much consequence. It was to tell her that her brother Tom was dying, and to pray that she

would be up in London as early on the Monday as was practicable. Mr. Samuel Rubb, junior, who had written the letter in Gower Street, had known nothing of the Sabbatical edicts of the Stumfoldians.

"It is an inward tumour," said Mr. Rubb, "and has troubled him long, though he has said nothing about it. It is now breaking, and the doctor says he can't live. He begs that you will come to him, as he has very much to say to you. Mrs. Tom would have written, but she is so much taken up, and is so much beside herself, that she begs me to say that she isn't able; but I hope it won't be less welcome coming from me. The second pair back will be ready for you, just as if it were your own. I would be waiting at the station on Monday, if I knew what train you would come by."

This she received while at breakfast on the Monday morning, having sat down a little earlier than usual, in order that the tea-things might be taken away so as to make room for Mr. Maguire.

Of course she must go up to town instantly, by the first practicable train. She perceived at once that she would have to send a message by telegraph, as they would have expected to hear from her that morning. She got the railway guide, and saw that the early express train had already gone. There was, however, a mid-day train which would

reach Paddington in the afternoon. She immediately got her bonnet and went off to the telegraph office, leaving word with the servant, that if any one called "he" was to be told that she had received sudden tidings which took her up to London. On her return she found that "he" had not been there yet, and now she could only hope that he would not come till after she had started. It would, of course, be impossible, at such a moment as this, to make any answer to such a proposition as Mr. Maguire's.

He came, and when the servant gave him a message at the door, he sent up craving permission to see her but for a moment. She could not refuse him, and went down to him in the drawing-room, with her shawl and bonnet.

"Dearest Margaret," said he, "what is this?" and he took both her hands.

"I have received word that my brother, in London, is very ill;—that he is dying, and I must go to him."

He still held her hands, standing close to her, as though he had some special right to comfort her.

"Cannot I go with you?" he said. "Let me; do let me."

"Oh, no, Mr. Maguire; it is impossible. What could you do? I am going to my brother's house."



"But have I not a right to be of help to you at such a time?" he asked.

"No, Mr. Maguire; no right; certainly none as yet."

"Oh! Margaret."

"I'm sure you will see that I cannot talk of anything of that sort now."

"But you will not be back for ever so long."

"I cannot tell."

"Oh! Margaret; you will not leave me in suspense? After bidding me wait a fortnight, you will not go away without telling me that you will be mine when you come back? One word will do it."

"Mr. Maguire, you really must excuse me now."

"One word, Margaret; only one word," and he still held her.

"Mr. Maguire," she said, tearing her hand from him, "I am astonished at you. I tell you that my brother is dying, and you hold me here, and expect me to give you an answer about nonsense. I thought you were more manly."

He saw that there was a flash in her eye as he stepped back; so he begged her pardon, and muttering something about hoping to hear from her soon, took his leave. Poor man! I do not see why she should not have accepted him, as she had made up her mind to do so. And to him, with

his creditors, and in his present position, any certainty in this matter would have made so much difference!

At the Paddington Station Miss Mackenzie was met by her other lover, Mr. Rubb. Mr. Rubb, however, had never yet declared himself as holding this position, and did not do so on the present occasion. Their conversation in the cab was wholly concerning her brother's state, or nearly so. It seemed that there was no hope. Mr. Rubb said that very clearly. As to time, the doctor would say nothing certain; but he had declared that it might occur any day. The patient never could leave his bed again; but, as his constitution was strong, he might remain in his present condition some weeks. He did not suffer much pain, or, at any rate, did not complain of much; but was very sad. Then Mr. Rubb said one other word.

"I am afraid he is thinking of his wife and children."

"Would there be nothing for them out of the business?" asked Miss Mackenzie.

The junior partner at first shook his head, saying nothing. After a few minutes he did speak in a low voice. "If there be anything, it will be very little,—very little."

Miss Mackenzie was rejoiced that she had given no definite promise to Mr. Maguire. There

seemed to be now a job for her to do in the world which would render it quite unnecessary that she should look about for a husband. If her brother's widow were left penniless, with seven children, there would be no longer much question as to what she would do with her money. Perhaps the only person in the world that she cordially disliked was her sister-in-law. She certainly knew no other woman whose society would be so unpalatable to her. But if things were so as Mr. Rubb now described them, there could be no doubt about her duty. It was very well indeed that her answer to Mr. Maguire had been postponed to that Monday.

She found her sister-in-law in the dining-room, and Mrs. Mackenzie, of course, received her with a shower of tears. "I did think you'd have come, Margaret, by the first train."

Then Margaret was forced to explain all about the letter and the Sunday arrangements at Littlebath; and Mrs. Tom was stupid and wouldn't understand, but persisted in her grievance, declaring that Tom was killing himself with disappointment.

"And there's Dr. Slumpy just this moment gone without a word to comfort one,—not even to say about when it will be. I suppose you'll want your dinner before you go up to see him. As for us, we've had no dinners, or anything regular; but, of course, you must be waited on."

Miss Mackenzie simply took off her bonnet and shawl, and declared herself ready to go up-stairs as soon as her brother would be ready to see her.

"It's fret about money has done it all, Margaret," said the wife. "Since the day that Walter's shocking will was read, he's never been himself for an hour. Of course he wouldn't show it to you; but he never has."

Margaret turned short round upon her sister-in-law on the stairs.

"Sarah," said she, and then she stopped herself. "Never mind; it is natural, no doubt, you should feel it; but there are times and places when one's feelings should be kept under control."

"That's mighty fine," said Mrs. Mackenzie; "but, however, if you'll wait here, I'll go up to him."

In a few minutes more Miss Mackenzie was standing by her brother's bed-side, holding his hand in hers.

"I knew you would come, Margaret," he said.

"Of course I should come; who doubted it? But never mind that, for here I am."

"I only told her that we expected her by the earlier train," said Mrs. Tom.

"Never mind the train as long as she's here," said Tom. "You've heard how it is with me, Margaret?"

Then Margaret buried her face in the bed-

clothes and wept, and Mrs. Tom, weeping also, hid herself behind the curtains.

There was nothing said then about money or the troubles of the business, and after a while the two women went down to tea. In the dining-room they found Mr. Rubb, who seemed to be quite at home in the house. Cold meat was brought up for Margaret's dinner, and they all sat down to one of those sad sick-house meals which he or she who has not known must have been lucky indeed. To Margaret it was nothing new. All the life that she remembered, except the last year, had been spent in nursing her elder brother; and now to be employed about the bedside of a sufferer was as natural to her as the air she breathed.

"I will sit with him to-night, Sarah, if you will let me," she said; and Sarah assented.

It was still daylight when she found herself at her post. Mrs. Mackenzie had just left the room to go down among the children, saying that she would return again before she left him for the night. To this the invalid remonstrated, begging his wife to go to bed.

"She has not had her clothes off for the last week," said the husband.

"It don't matter about my clothes," said Mrs. Tom, still weeping. She was always crying when in the sick room, and always scolding when



out of it ; thus complying with the two different requisitions of her nature. The matter, however, was settled by an assurance on her part that she would go to bed, so that she might be stirring early.

There are women who seem to have an absolute pleasure in fixing themselves for business by the bed-side of a sick man. They generally commence their operations by laying aside all fictitious feminine charms, and by arraying themselves with a rigid, unconventional, unenticing propriety. Though they are still gentle,—perhaps more gentle than ever in their movements,—there is a decision in all they do very unlike their usual mode of action. The sick man, who is not so sick but what he can ponder on the matter, feels himself to be like a baby, whom he has seen the nurse to take from its cradle, pat on the back, feed, and then return to its little couch, all without undue violence or tyranny, but still with a certain consciousness of omnipotence as far as that child was concerned. The vitality of the man is gone from him, and he, in his prostrate condition, debarred by all the features of his condition from spontaneous exertion, feels himself to be more a woman than the woman herself. She, if she be such a one as our Miss Mackenzie, arranges her bottles with precision ; knows exactly how to place her chair, her lamp, and her teapot ; settles her cap



usefully on her head, and prepares for the night's work certainly with satisfaction. And such are the best women of the world,—among which number I think that Miss Mackenzie has a right to be counted.

A few words of affection were spoken between the brother and sister, for at such moments brotherly affection returns, and the estrangements of life are all forgotten in the old memories. He seemed comforted to feel her hand upon the bed, and was glad to pronounce her name, and spoke to her as though she had been the favourite of the family for years, instead of the one member of it who had been snubbed and disregarded. Poor man, who shall say that there was anything hypocritical or false in this? And yet, undoubtedly, it was the fact that Margaret was now the only wealthy one among them, which had made him send to her, and think of her, as he lay there in his sickness.

When these words of love had been spoken, he turned himself on his pillow, and lay silent for a long while ;—for hours, till the morning sun had risen, and the daylight was again seen through the window-curtain. It was not much after mid-summer, and the daylight came to them early. From time to time she had looked at him, and each hour in the night she had crept round to him, and given him that which he needed. She

did it all with a certain system, noiselessly, but with an absolute assurance on her own part that she carried with her an authority sufficient to insure obedience. On that ground, in that place, I think that even Miss Todd would have succumbed to her.

But when the morning sun had driven the appearance of night from the room, making the paraphernalia of sickness more ghastly than they had been under the light of the lamp, the brother turned himself back again, and began to talk of those things which were weighing on his mind.

“Margaret,” he said, “it’s very good of you to come, but as to myself, no one’s coming can be of any use to me.”

“It is all in the hands of God, Tom.”

“No doubt, no doubt,” said he, sadly, not daring to argue such a point with her, and yet feeling but little consolation from her assurance. “So is the bullock in God’s hands when the butcher is going to knock him on the head, but yet we know that the beast will die. Men live and die from natural causes, and not by God’s interposition.”

“But there is hope; that is what I mean. If God pleases——”

“Ah, well. But, Margaret, I fear that he will not please; and what am I to do about Sarah and the children?”

This was a question that could be answered by no general platitude,—by no weak words of hopeless consolation. Coming from him to her, it demanded either a very substantial answer, or else no answer at all. What was he to do about Sarah and the children? Perhaps there came a thought across her mind that Sarah and the children had done very little for her;—had considered her very little, in those old, weary days, in Arundel Street. And those days were not, as yet, so very old. It was now not much more than twelve months since she had sat by the death-bed of her other brother;—since she had expressed to herself, and to Harry Handcock, a humble wish that she might find herself to be above absolute want.

“I do not think you need fret about that, Tom,” she said, after turning these things over in her mind for a minute or two.

“How, not fret about them? But I suppose you know nothing of the state of the business. Has Rubb spoken to you?”

“He did say some word as we came along in the cab.”

“What did he say?”

“He said——”

“Well, tell me what he said. He said, that if I died,—what then? You must not be afraid of speaking of it openly. Why, Margaret, they

have all told me that it must be in a month or two. What did Rubb say?"

"He said that there would be very little coming out of the business,—that is, for Sarah and the children,—if anything were to happen to you."

"I don't suppose they'd get anything. How it has been managed I don't know. I have worked like a galley slave at it, but I haven't kept the books, and I don't know how things have gone so badly. They have gone badly, —very badly."

"Has it been Mr. Rubb's fault?"

"I won't say that; and, indeed, if it has been any man's fault it has been the old man's. I don't want to say a word against the one that you know. Oh, Margaret!"

"Don't fret yourself now, Tom."

"If you had seven children, would not you fret yourself? And I hardly know how to speak to you about it. I know that we have already had ever so much of your money, over two thousand pounds; and I fear you will never see it again."

"Never mind, Tom; it is yours with all my heart. Only, Tom, as it is so badly wanted, I would rather it was yours than Mr. Rubb's. Could I not do something that would make that share of the building yours?"

He shifted himself uneasily in his bed, and

made her understand that she had distressed him.

"But perhaps it will be better to say nothing more about that," said she.

"It will be better that you should understand it all. The property belongs nominally to us, but it is mortgaged to the full of its value. Rubb can explain it all if he will. Your money went to buy it, but other creditors would not be satisfied without security. Ah, dear! it is so dreadful to have to speak of all this in this way."

"Then don't speak of it, Tom."

"But what am I to do?"

"Are there no proceeds from the business?"

"Yes, for those who work in it; and I think there will be something coming out of it for Sarah, —something, but it will be very small. And if so, she must depend for it solely on Mr. Rubb."

"On the young one?"

"Yes; on the one that you know."

There was a great deal more said, and of course everyone will know how such a conversation was ended, and will understand with what ample assurance as to her own intentions Margaret promised that the seven children should not want. As she did so, she made certain rapid calculations in her head. She must give up Mr. Maguire. There was no doubt about that. She must give up all idea of marrying any one, and, as she thought



of this, she told herself that she was perhaps well rid of a trouble. She had already given away to the firm of Rubb and Mackenzie above a hundred a-year out of her income. If she divided the remainder with Mrs. Tom, keeping about three hundred and fifty pounds a-year for herself and Susanna, she would, she thought, keep her promise well, and yet retain enough for her own comfort and Susanna's education. It would be bad for the prospects of young John Ball, the third of the name, whom she had taught herself to regard as her heir ; but young John Ball would know nothing of the good things he had lost. As to living with her sister-in-law Sarah, and sharing her house and income with the whole family, that she declared to herself nothing should induce her to do. She would give up half of all that she had, and that half would be quite enough to save her brother's children from want. In making the promise to her brother she said nothing about proportions, and nothing as to her own future life. "What I have," she said, "I will share with them, and you may rest assured that they shall not want." Of course he thanked her as dying men do thank those who take upon themselves such charges ; but she perceived as he did so, or thought that she perceived, that he still had something more upon his mind.

Mrs. Tom came and relieved her in the morning,



and Miss Mackenzie was obliged to put off for a time that panoply of sick-room armour which made her so indomitable in her brother's bedroom. Down stairs she met Mr. Rubb, who talked to her much about her brother's affairs, and much about the oilcloth business, speaking as though he were desirous that the most absolute confidence should exist between him and her. But she said no word of her promise to her brother, except that she declared that the money lent was now to be regarded as a present made by her to him personally.

"I am afraid that that will avail nothing," said Mr. Rubb, junior, "for the amount now stands as a debt due by the firm to you, and the firm, which would pay you the money if it could, cannot pay it to your brother's estate any more than it can to yours."

"But the interest," said Miss Mackenzie.

"Oh, yes! the interest can be paid," said Mr. Rubb, junior, but the tone of his voice did not give much promise that this interest would be forthcoming with punctuality.

She watched again that night; and on the next day, in the afternoon, she was told that a gentleman wished to see her in the drawing-room. Her thoughts at once pointed to Mr. Maguire, and she went down-stairs prepared to be very angry with that gentleman. But on entering the

room she found her cousin, John Ball. She was, in truth, glad to see him; for, after all, she thought that she liked him the best of all the men or women that she knew. He was always in trouble, but then she fancied that with him she at any rate knew the worst. There was nothing concealed with him,—nothing to be afraid of. She hoped that they might continue to know each other intimately as cousins. Under existing circumstances they could not, of course, be anything more to each other than that.

“This is very kind of you, John,” she said, taking his hand. “How did you know I was here?”

“Mr. Slow told me. I was with Mr. Slow about business of yours. I’m afraid from what I hear that you find your brother very ill.”

“Very ill, indeed, John,—ill to death.”

She then asked after her uncle and aunt, and the children, at the Cedars.

They were much as usual, he said; and he added that his mother would be very glad to see her at the Cedars; only he supposed there was no hope of that.

“Not just at present, John. You see I am wholly occupied here.”

“And will he really die, do you think?”

“The doctors say so.”

“And his wife and children,—will they be provided for?”

Margaret simply shook her head, and John Ball as he watched her, felt assured that his uncle Jonathan's money would never come in his way, or in the way of his children. But he was a man used to disappointment, and he bore this with mild sufferance.

Then he explained to her the business about which he had specially come to her. She had entrusted him with certain arrangements as to a portion of her property, and he came to tell her that a certain railway company wanted some houses which belonged to her, and that by Act of Parliament she was obliged to sell them.

“But the Act of Parliament will make the railway company pay for them; won't it, John?”

Then he went on to explain to her that she was in luck's way, “as usual,” said the poor fellow, thinking of his own misfortunes, and that she would greatly increase her income by the sale. Indeed, it seemed to her that she would regain pretty nearly all she had lost by the loan to Rubb and Mackenzie. “How very singular,” thought she to herself. Under these circumstances, it might, after all, be possible that she should marry Mr. Maguire, if she wished it.

When Mr. Ball had told his business he did not stay much longer. He said no word of his own

hopes, if hopes they could be called any longer. As he left her, he just referred to what had passed between them.

“This is no time, Margaret,” said he, “to ask you whether you have changed your mind?”

“No, John ; there are other things to think of now ; are there not ? And, besides, they will want here all that I can do for them.”

She spoke to him with an expressed conviction that what was wanted of her by him, as well as by others, was her money, and it did not occur to him to contradict her.

“He might have asked to see me, I do think,” said Mrs. Tom, when John Ball was gone. “But there always was an upsetting pride about those people at the Cedars which I never could endure. And they are as poor as church mice. When poverty and pride go together I do detest them. I suppose he came to find out all about us, but I hope you told him nothing.”

To all this Miss Mackenzie made no answer at all.

## CHAPTER XV.

## THE TEARING OF THE VERSES.

THINGS went on in Gower Street for three or four weeks in the same way, and then Susanna was fetched home from Littlebath. Miss Mackenzie would have gone down herself but that she was averse to see Mr. Maguire. She therefore kept on her Littlebath lodgings, though Mrs. Tom said much to her of her wasteful extravagance in doing so. It was at last settled that Mr. Rubb should go down to Littlebath and bring Susanna back with him; and this he did, not at all to that young lady's satisfaction. It was understood that Susanna did not leave the school, at which she had lately been received as a boarder; but the holidays had come, and it was thought well that she should see her father.

During this time Miss Mackenzie received two letters from Mr. Maguire. In the first he pleaded hard for an answer to his offer. He had, he said, now relinquished his curacy, having found the

interference of that terrible woman to be unendurable. He had left his curacy, and was at present without employment. Under such circumstances "his Margaret" would understand how imperative it was that he should receive an answer. A curacy, or, rather, a small incumbency, had offered itself among the mines in Cornwall; but he could not think of accepting this till he should know what "his Margaret" might say to it.

To this Margaret answered most demurely, and perhaps a little sily. She said that her brother's health and affairs were at present in such a condition as to allow her to think of nothing else; that she completely understood Mr. Maguire's position, and that it was essential that he should not be kept in suspense. Under these combined circumstances she had no alternative but to release him from the offer he had made. This she did with the less unwillingness as it was probable that her pecuniary position would be considerably altered by the change in her brother's family which they were now expecting almost daily. Then she bade him farewell, with many expressions of her esteem, and said that she hoped he might be happy among the mines in Cornwall.

Such was her letter; but it did not satisfy Mr. Maguire, and he wrote a second letter. He had declined, he said, the incumbency among the



mines, having heard of something which he thought would suit him better in Manchester. As to that there was no immediate hurry, and he purposed remaining at Littlebath for the next two months, having been asked to undertake temporary duty in a neighbouring church for that time. By the end of the two months he hoped that "his Margaret" would be able to give him an answer in a different tone. As to her pecuniary position, he would leave that, he said, "all to herself."

To this second letter Miss Mackenzie did not find it necessary to send any reply.

The domestics in the Mackenzie family were not at this time numerous, and the poor mother had enough to do with her family down-stairs. No nurse had been hired for the sick man, for nurses cannot be hired without money, and money with the Tom Mackenzies was scarce. Our Miss Mackenzie would have hired a nurse, but she thought it better to take the work entirely into her own hands. She did so, and I think we may say that her brother did not suffer by it. As she sat by his bed-side, night after night, she seemed to feel that she had fallen again into her proper place, and she looked back upon the year she had spent at Littlebath almost with dismay. Since her brother's death three men had offered to marry her, and there was a fourth from whom

she had expected such an offer. She looked upon all this with dismay, and told herself that she was not fit to sail, under her own guidance, out in the broad sea amidst such rocks as those. Was not some humbly feminine employment, such as that in which she was now engaged, better for her in all ways? Sad as was the present occasion, did she not feel a satisfaction in what she was doing, and an assurance that she was fit for her position? Had she not always been ill at ease, and out of her element, while striving at Littlebath to live the life of a lady of fortune? She told herself that it was so, and that it would be better for her to be a hard-working, dependent woman, doing some tedious duty day by day, than to live a life of ease which prompted her to longings for things unfitted to her.

She had brought a little writing-desk with her that she had carried from Arundel Street to Littlebath, and this she had with her in the sick man's bedroom. Sitting there through the long hours of night, she would open this and read over and over again those remnants of the rhymes written in her early days which she had kept when she made her great bonfire. There had been quires of such verses, but she had destroyed all but a few leaves before she started for Littlebath. What were left, and were now read, were very sweet to her, and yet she knew

that they were wrong and meaningless. What business had such a one as she to talk of the sphere's tune and the silvery moon, of bright stars shining and hearts repining? She would not for worlds have allowed any one to know what a fool she had been,—either Mrs. Tom, or John Ball, or Mr. Maguire, or Miss Todd. She would have been covered with confusion if her rhymes had fallen into the hands of any one of them.

And yet she loved them well, as a mother loves her only idiot child. They were her expression of the romance and poetry that had been in her; and though the expressions doubtless were poor, the romance and poetry of her heart had been high and noble. How wrong the world is in connecting so closely as it does the capacity for feeling and the incapacity for expression;—in thinking that capacity for the one implies capacity for the other, or incapacity for the one incapacity also for the other; in confusing the technical art of the man who sings with the unselfish tenderness of the man who feels! But the world does so connect them; and, consequently, those who express themselves badly are ashamed of their feelings.

She read her poor lines again and again, throwing herself back into the days and thoughts of former periods, and telling herself that it was all

over. She had thought of encouraging love, and love had come to her in the shape of Mr. Maguire, a very strict evangelical clergyman, without a cure or an income, somewhat in debt, and with, oh! such an eye! She tore the papers, very gently, but into the smallest fragments. She tore them again and again, swearing to herself as she did so that there should be an end of all that; and, as there was no fire at hand, she replaced the pieces in her desk. During this ceremony of the tearing she devoted herself to the duties of a single life, to the drudgeries of ordinary utility, to such works as those she was now doing. As to any society, wicked or religious,—wicked after the manner of Miss Todd, or religious after the manner of St. Stumfolda,—it should come or not, as circumstances might direct. She would go no more in search of it. Such were the resolves of a certain night, during which the ceremony of the tearing took place.

It came to pass at this time that Mr. Rubb, junior, visited his dying partner almost daily, and was always left alone with him for some time. When these visits were made Miss Mackenzie would descend to the room in which her sister-in-law was sitting, and there would be some conversation between them about Mr. Rubb and his affairs. Much as these two women disliked each other there had necessarily arisen between them a cer-

tain amount of confidence. Two persons who are much thrown together, to the exclusion of other society, will tell each other their thoughts, even though there be no love between them.

“What is he saying to him all these times when he is with him?” said Mrs. Tom one morning, when Miss Mackenzie had come down on the appearance of Mr. Rubb in the sick room.

“He is talking about the business, I suppose.”

“What good can that do? Tom can’t say anything about that, as to how it should be done. He thinks a great deal about Sam Rubb; but it’s more than I do.”

“They must necessarily be in each other’s confidence, I should say.”

“He’s not in my confidence. My belief is he’s been a deal too clever for Tom; and that he’ll turn out to be too clever—for me, and—my poor—orphans.” Upon which Mrs. Tom put her handkerchief up to her eyes. “There; he’s coming down,” continued the wife. “Do you go up now, and make Tom tell you what it is that Sam Rubb has been saying to him.”

Margaret Mackenzie did go up as she heard Mr. Rubb close the front door; but she had no such purpose as that with which her sister-in-law had striven to inspire her. She had no wish to make the sick man tell her anything that he did not wish to tell. In considering the matter within



her own breast, she owned to herself that she did not expect much from the Rubbs in aid of the wants of her nephews and nieces ; but what would be the use of troubling a dying man about that ? She had agreed with herself to believe that the oilcloth business was a bad affair, and that it would be well to hope for nothing from it. That her brother to the last should harass himself about the business was only natural ; but there could be no reason why she should harass him on the same subject. She had recognised the fact that his widow and children must be supported by her ; and had she now been told that the oilcloth factory had been absolutely abandoned as being worth nothing, it would not have caused her much disappointment. She thought a great deal more of the railway company that was going to buy her property under such favourable circumstances.

She was, therefore, much surprised when her brother began about the business as soon as she had seated herself. I do not know that the reader need be delayed with any of the details that he gave her, or with the contents of the papers which he showed her. She, however, found herself compelled to go into the matter, and compelled also to make an endeavour to understand it. It seemed that everything hung upon Samuel Rubb, junior, except the fact that Samuel Rubb's father, who now never went near the place, got more than



half the net profits ; and the further fact, that the whole thing would come to an end if this payment to old Rubb were stopped.

“Tom,” said she, in the middle of it all, when her head was aching with figures, “if it will comfort you, and enable you to put all these things away, you may know that I will divide everything I have with Sarah.”

He assured her that her kindness did comfort him ; but he hoped better than that ; he still thought that something better might be arranged if she would only go on with her task. So she went on, painfully toiling through figures.

“Sam drew them up on purpose for you, yesterday afternoon,” said he.

“Who did it ?” she asked.

“Samuel Rubb.”

He then went on to declare that she might accept all Samuel Rubb’s figures as correct.

She was quite willing to accept them, and she strove hard to understand them. It certainly did seem to her that when her money was borrowed somebody must have known that the promised security would not be forthcoming ; but perhaps that somebody was old Rubb, whom, as she did not know him, she was quite ready to regard as the villain in the play that was being acted. Her own money, too, was a thing of the past. That fault, if fault there had been, was condoned ; and

she was angry with herself in that she now thought of it again.

“And now,” said her brother, as soon as she had put the papers back, and declared that she understood them. “Now I have something to say to you which I hope you will hear without being angry.” He raised himself on his bed as he said this, doing so with difficulty and pain, and turning his face upon her so that he could look into her eyes. “If I didn’t know that I was dying I don’t think that I could say it to you.”

“Say what, Tom?”

She thought of what most terrible thing it might be possible that he should have to communicate. Could it be that he had got hold, or that Rubb and Mackenzie had got hold, of all her fortune, and turned it into unprofitable oilcloth? Could they in any way have made her responsible for their engagements? She wished to trust them; she tried to avoid suspicion; but she feared that things were amiss.

“Samuel Rubb and I have been talking of it, and he thinks it had better come from me,” said her brother.

“What had better come?” she asked.

“It is his proposition, Margaret.”

Then she knew all about it, and felt great relief. Then she knew all about it, and let him go on till he had spoken his speech.

“God knows how far he may be indulging a false hope, or deceiving himself altogether; but he thinks it possible that you might—might become fond of him. There, Margaret, that’s the long and the short of it. And when I told him that he had better say that himself, he declared that you would not bring yourself to listen to him while I am lying here dying.”

“Of course I would not.”

“But, look here, Margaret; I know you would do much to comfort me in my last moments.”

“Indeed, I would, Tom.”

“I wouldn’t ask you to marry a man you didn’t like;—not even if it were to do the children a service; but if that can be got over, the other feeling should not restrain you when it would be the greatest possible comfort to me.”

“But how could it serve you, Tom?”

“If that could be arranged, Rubb would give up to Sarah during his father’s life all the proceeds of the business, after paying the old man. And when he dies, and he is very old now, the five hundred a-year would be continued to her. Think what that would be, Margaret.”

“But, Tom, she shall have what will make her comfortable without waiting for any old man’s death. It shall be quite half of my income. If that is not enough, it shall be more. Will not that do for her?”

Then her brother strove to explain as best he could that the mere money was not all he wanted. If his sister did not like this man, if she had no wish to become a married woman, of course, he said, the plan must fall to the ground. But if there was anything in Mr. Rubb's belief that she was not altogether indifferent to him, if such an arrangement could be made palatable to her, then he would be able to think that he, by the work of his life, had left something behind him to his wife and family.

"And Sarah would be more comfortable," he pleaded. "Of course, she is grateful to you, as I am, and as we all are. But given bread is bitter bread, and if she could think it came to her, of her own right——"

He said ever so much more, but that ever so much more was quite unnecessary. His sister understood the whole matter. It was desirable that she, by her fortune, should enable the widow and orphans of her brother to live in comfort; but it was not desirable that this dependence on her should be plainly recognized. She did not, however, feel herself to be angry or hurt. It would, no doubt, be better for the family that they should draw their income in an apparently independent way from their late father's business than that they should owe their support to the charity of an aunt. But then, how about herself? A month

or two ago, before the Maguire feature in her career had displayed itself so strongly, an overture from Mr. Rubb might probably not have been received with disfavour. But now, while she was as it were half engaged to another man, she could not entertain such a proposition. Her womanly feeling revolted from it. No doubt she intended to refuse Mr. Maguire. No doubt she had made up her mind to that absolutely, during the ceremony of tearing up her verses. And she had never had much love for Mr. Maguire, and had felt some,—almost some, for Mr. Rubb. In either case she was sure that, had she married the man,—the one man or the other,—she would instantly have become devoted to him. And I, who chronicle her deeds and endeavour to chronicle her thoughts, feel equally sure that it would have been so. There was something harsh in it, that Mr. Maguire's offer to her should, though never accepted, debar her from the possibility of marrying Mr. Rubb, and thus settling all the affairs of her family in a way that would have been satisfactory to them and not altogether unsatisfactory to her; but she was aware that it did so. She felt that it was so, and then threw herself back for consolation upon the security which would still be hers, and the want of security which must attach itself to a marriage with Mr. Rubb. He might make ducks, and drakes,

and oilcloth of it all; and then there would be nothing left for her, for her sister-in-law, or for the children!

"May I tell him to speak to yourself?" her brother asked, while she was thinking of all this.

"No, Tom; no; it would do no good."

"You do not fancy him, then."

"I do not know about fancying; but I think it will be better for me to remain as I am. I would do anything for you and Sarah, almost anything; but I cannot do that."

"Then I will say nothing further."

"Don't ask me to do that."

And he did not ask her again, but turned his face from her and thought of the bitterness of his death-bed.

That evening, when she went down to tea, she met Samuel Rubb standing at the drawing-room door.

"There is no one here," he said; "will you mind coming in? Has your brother spoken to you?"

She had followed him into the room, and he had closed the door as he asked the question.

"Yes, he has spoken to me."

She could see that the man was trembling with anxiety and eagerness, and she almost loved him that he was anxious and eager. Mr.



Maguire, when he had come a wooing, had not done it badly altogether, but there had not been so much reality as there was about Sam Rubb while he stood there shaking, and fearing, and hoping.

“Well,” said he, “may I hope;—may I think it will be so? may I ask you to be mine?”

He was handsome in her eyes, though perhaps, delicate reader, he would not have been handsome in yours. She knew that he was not a gentleman; but what did that matter? Neither was her sister-in-law Sarah a lady. There was not much in that house in Gower Street that was after the manner of gentlemen and ladies. She was ready to throw all that to the dogs, and would have done so but for Mr. Maguire. She felt that she would like to have allowed herself to love him in spite of the tearing of the verses. She felt this, and was very angry with Mr. Maguire. But the facts were stern, and there was no hope for her.

“Mr. Rubb,” she said, “there can be nothing of that kind.”

“Can’t there really, now?” said he.

She assured him, in her strongest language, that there could be nothing of that kind, and then went down to the dining-room.

He did not venture to follow her, but made his way out of the house without seeing anyone else.

Another fortnight went by, and then, towards the close of September, came the end of all things in this world for poor Tom Mackenzie. He died in the middle of the night in his wife's arms, while his sister stood by holding both their hands. Since the day on which he had endeavoured to arrange a match between his partner and his sister he had spoken no word of business, at any rate to the latter, and things now stood on that footing which she had then attempted to give them. We all know how silent on such matters are the voices of all in the bereft household, from the hour of death till that other hour in which the body is consigned to its kindred dust. Women make mourning, and men creep about listlessly, but during those few sad days there may be no talk about money. So it was in Gower Street. The widow, no doubt, thought much of her bitter state of dependence ;—thought something, perhaps, of the chance there might be that her husband's sister would be less good than her word, now that he was gone ;—meditated with what amount of submission she must accept the generosity of the woman she had always hated ; but she was still mistress of that house till the undertakers had done their work ; and till that work had been done, she said little of her future plans.

“I'd earn my bread, if I knew how,” she began,

putting her handkerchief up to her eyes, on the afternoon of the very day on which he was buried.

“There will be no occasion for that, Sarah,” said Miss Mackenzie, “there will be enough for us all.”

“But I would if I knew how. I wouldn’t mind what I did; I’d scour floors rather than be dependent, I’ve that spirit in me; and I’ve worked, and moiled, and toiled with those children; so I have.

Miss Mackenzie then told her that she had solemnly promised her brother to divide her income with his widow, and informed her that she intended to see Mr. Slow, the lawyer, on the following day, with reference to the doing of this.

“If there is anything from the factory, that can be divided too,” said Miss Mackenzie.

“But there won’t. The Rubbs will take all that; of course they will. And Tom put into it near upon ten thousand pounds!”

Then she began to cry again, but soon interrupted her tears to ask what was to become of Susanna. Susanna, who was by, looked anxiously up into her aunt’s eyes.

“Susanna and I,” said the aunt, “have thrown in our lot together, and we mean to remain so; don’t we, dear?”

“If mamma will let me.

"I'm sure it's very good of you to take one off my hands," said the mother, "for even one will be felt."

Then came a note to Miss Mackenzie from Lady Ball, asking her to spend a few days at the Cedars before she returned to Littlebath,—that is, if she did return,—and she consented to do this. While she was there Mr. Slow could prepare the necessary arrangements for the division of the property, and she could then make up her mind as to the manner and whereabouts of her future life. She was all at sea again, and knew not how to choose. If she were a Romanist, she would go into a convent; but Protestant convents she thought were bad, and peculiarly unfitted for the followers of Mr. Stumfold. She had nothing to bind her to any spot, and something to drive her from every spot of which she knew anything.

Before she went to the Cedars Mr. Rubb came to Gower Street and bade her farewell.

"I had allowed myself to hope, Miss Mackenzie," said he, "I had, indeed; I suppose I was very foolish."

"I don't know as to being foolish, Mr. Rubb, unless it was in caring about such a person as me."

"I do care for you, very much; but I suppose I was wrong to think you would put up with

such as I am. Only I did think that perhaps, seeing that we had been partners with your brother so long——. All the same, I know that the Mackenzies are different from the Rubbs.”

“That has had nothing to do with it; nothing in the least.”

“Hasn’t it now? Then, perhaps, Miss Mackenzie, at some future time——”

Miss Mackenzie was obliged to tell him that there could not possibly be any other answer given to him at any future time than that which she gave him now. He suggested that perhaps he might be allowed to try again when the first month or two of her grief for her brother should be over; but she assured him that it would be useless. At the moment of her conference with him, she did this with all her energy; and then, as soon as she was alone, she asked herself why she had been so energetical. After all, marriage was an excellent state in which to live. The romance was doubtless foolish and wrong, and the tearing of the papers had been discreet, yet there could be no good reason why she should turn her back upon sober wedlock. Nevertheless, in all her speech to Mr. Rubb she did do so. There was something in her position as connected with Mr. Maguire which made her feel that it would be indelicate to entertain another

suitor before that gentleman had received a final answer.

As she went away from Gower Street to the Cedars she thought of this very sadly, and told herself that she had been like the ass who starved between two bundles of hay, or as the boy who had fallen between two stools.

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